



The Illustration.

THe *Couetous wretch*, to what may we compare,
better then *Swine*: both of one nature are,
One *grumbles*, th' other *grunts*: both grosse and dull,
hungry, still feeding, and yet neuer full.
Resemblance from their *habits* may be had
the one in *Furre*, th' other in *Bristles* clad.
Rich men by others sweat augment their pounds:
the *Hog's* still rooting in the neighbours grounds.
They neyther of them vpward cast an eye,
both downward looke, and pray on what they spie,
Nor differ they in *death*, The *Brawne* nought yeilds
till cut in *Collers*, into *Cheekes* and *Shields*,
Like *him* the *Vsurer* howsoeuer fed,
Profits none *liuing*, till himselfe be *dead*.
Both with the *Christmas-boxe* may well comply
It nothing yeilds till broke, *They* till they dye.





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The English Vsurer.



Caluin Epist. de Vsura.

*In repub. benè constitut à nemo fœnerator tolerabilis est, sed
omniñò debet è consortio hominum reijci : An Vsurer
is not tolerable in a well established Common-
weale, but vtterly to be reiected out of the com-
pany of men.*

The English Version

1. The first part of the book is devoted to a general survey of the subject.

2. The second part of the book is devoted to a detailed study of the subject.

3. The third part of the book is devoted to a detailed study of the subject.

4. The fourth part of the book is devoted to a detailed study of the subject.

5. The fifth part of the book is devoted to a detailed study of the subject.

THE
ENGLISH
VSVRER;
OR
VSVRY CONDEMNED,

B^r
The most learned and famous Di-
vines of the Church of *England*, and Dedi-
cated to all his Maiesties Subiects, for
the stay of further increase
of the same.

Collected
By IOHN BLAXTON, Preacher of
Gods Word at *Osmington*, in *Dorset-shire*.

Caluin, Epist. de Vsura.

*Ad id plus quam rarum est eundem esse hominem probum et
feneratorem.* It is more then rare, (or it is very seldome
seene,) that one and the same person, should be both an
honest man, and an vsurer.

LONDON.

Printed by IOHN NORTON, and are to bee sold
by FRANCIS BOVVMAN, in *Oxford*, 1634.

The English Version

1. The first part of the book is a general introduction to the subject of the English language. It discusses the history of the language, its development, and its current status. It also discusses the importance of the English language in the world today.

2. The second part of the book is a detailed study of the English language. It discusses the grammar, vocabulary, and pronunciation of the language. It also discusses the differences between the English language in different parts of the world.

3. The third part of the book is a collection of exercises and examples. These exercises are designed to help students learn the English language more effectively. They include exercises on grammar, vocabulary, and pronunciation.

4. The fourth part of the book is a glossary of English words. This glossary lists the most common words in the English language and provides their meanings. It is a useful reference for students who are learning the English language.

5. The fifth part of the book is a list of references. This list includes books, articles, and other sources that have been used in the book. It is a useful resource for students who want to learn more about the English language.

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EXHIBIT
IN
CASE OF
THE
STATE OF NEW YORK
VS
JOHN B. BROWN

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RECALLED HIS
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To the Reader.



Here are some commit vsury, not knowing it to be sinne: eyther because they haue not the Word, or they vse not the Word for the enlightning of their hearts. Those that bee ignorant for want of the Word, are much to be pitied; and yet is their want that way, the iust punishment of sinne. Those that are ignorant for not vsing the Word, are sharply to be reprobued, as those whose ignorance accrewing from their owne negligence, is meere sinne vnto them. *In vtrisque non est iusta excusatio, sed iusta condemnatio,* sayth *Augustine*, Neyther of both can iustly be excused; nay eyther of both is iustly to be condemned. Others commit vsury, and stand to excuse it, aleading for themselues the authority of men: to these I answer, as *Lactantius* did to the Gentiles, who grounded their religion vpon the authority of their Ancestours, *Id solum rectum est, quod ratio praescribit,* not that which men say, but that which reason warranteth, is right and to be approued.

Why some
are vsurers.

See

Mr. Mosse,
Treatise of
vsury Epi-
stle to the
Reader.

*August. ad
Sextum
Rom. presb.
Ep. 105.*

*Lact. de
Origine er-
roris, l. 2. c. 7.*

To the Reader.

Exod. 23. 2. To them that alleadge *examples*, I answer with the ancient proverbe, *Vivitur preceptis non exemplis*: we must live by precepts, and not by examples. And with that of *Moses*, *Thou shalt not follow a multitude to doe euill*. To them which iustifie vsury to be lawfull, I stand not heere to make answer: for to that end serueth the treatise following. One-ly, I applie vnto them, that which *Cyprian* spake of some Teachers of his time, *Am- De Simpli- citate pra- bulantes in tenebris, habere se lucem existimant: latorum.* walking in darkenesse; they suppose they haue the light.

Dis-Trust in Gods pro- uidence the Vsurers sin. To them that pretend, they cannot otherwise live; I reple: that they may accuse themselves of sloth and idlenesse; of infidelity and distrust in Gods Prouidence: which is indeed the Vsurers sinne.

Others, yet there are, who knowing the practise to bee euill, and themselves not being able to excuse it, they turne their nose vpon the very winde, like the weather-Cocke, and like mad men rage at those that would binde them for their benefit: and are like the Swine of which Christ speaketh in the Gospell, who when they haue Pearles throwne before them, turne againe, and all to rent those that cast them. God bee mercifull vnto this kind of Vsurers, and conuert them, (if it bee his will;) for their case is desperate. They are like vnto a foolish patient, who is ready to flie into the face of the Chirurgian, when hee searcheth his wound vnto

the

To the Reader.

2

the bottome, for the curing of it. What will follow hereupon? But the ruine of the Vsurer?

Others, when the Minister preacheth against Vsury, encourage themselves in their vncharitable course of life, by this conceit: that it is but his priuate opinion. This treatise will make it euident, that, *Vsury to bee vnlawfull*, proceeds not out of the mouths of some few *Humorists* in the Country, (for so the Vsurers account them:) but it is the iudgement of those who sit at the Helme, and deseruedly are accounted pillars in the Church of God. The most iudicious Diuines condemne Vsury.

As for the Author of this Treatise: vnderstand, that hee neyther lendeth, nor taketh vpon Vsury: for hee followes his calling, and doth not busy himselfe much with the affayers of the world. As for profest Vsurers, hee esteemes them as vile persons, in whose eyes they are most iustly contemned, but hee honoreth those that feare the Lord: which the Vsurers do not. And therefore being free from the guiltinesse of this sinne, he may the moore freely giue sentence vpon the vngodlinesse thereof *Iudicet ille de alterius errore* (sayth S. Ambrose) *qui non habet in seipso quod condemnet: iudicet, qui non agit eadem quæ in alio putauerit punienda.* Vsurers vile persons Ps. 15. Ambros. super beatiss. maculati. Let him iudge of another mans default, who hath not the same fault to condemne in himselfe: let him iudge of another who committeth not the same thing which hee deemeth worthy the punishing in another.

Know moreouer, that he is a thorough conformable member,

To the Reader.

Member and Minister of the Church of England.
And for the Scope of this Treatise, it is for the
information and saluation of thy soule, and his
owne soule. Take the Treatise, and (a) giue pray-
ers, for

(a) *Si quid
ex usu tuo
reperias,
in uame pre-
cibus tuis
apud deum;
aliam mer-
cedem non
desidero.
vale.*

Thy fellow member in

Christ Iesus,

John Blaxton,

A

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Bishop	{	1	<i>Sands.</i>	}	some- times	{	Archbishop of <i>Yorke.</i>
		2	<i>Jewell</i>				Bishop of <i>Salisbury.</i>
		3	<i>King</i>				Bishop of <i>London.</i>
		4	<i>Babington</i>				Bishop of <i>Worcester.</i>
		5	<i>Downam</i>	the hammer of vsurers, Lord Bishop of <i>Derry</i> in <i>Ireland.</i>			
		6	<i>Lake</i>	late Lord Bishop of <i>Bath</i> and <i>wels.</i>			

{ Pie.
Willst.
Doctor { Sclater.
Tayler.
Smith.

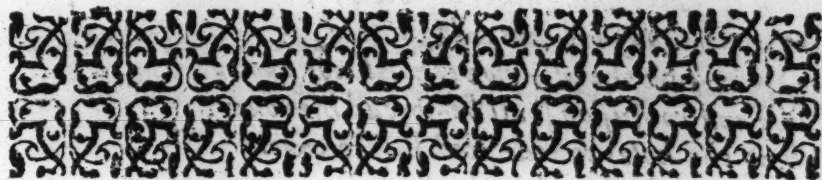
{ Preston.
Williams
Doctor { web.
Sutton.
Wilson.

{ Wilkinson.
Smith.
wheatly.
Dod.
Mr. { Bolton.
Perkins.
Adams.
Powel.
Wilson.

{ Scudder.
Rogers of
wethersfield
Rogers of
Mr. { Messing
Rogers of
Dedham.
Northbrooke
Philips.

{ Robrough.
Mosse.
Fenton.
Dyke.
Mr. { Bayne.
Brinsley.
Siluester.
withers.
Quarles.

The



The Charitable happy, the Vsurers accursed.

O! thrice, thrice happy he, whose free desires
To charity a holy fervor fires:
Who onely minds Gods glory, by his gift,
And neighbours good, without sinister drift;
Famine (familiar unto rogues that range)
Shall not come neere his garner, nor his grange:
His fields, with Corne, abundant crop shall cower,
His vines with Grapes, his hedge with Roses over;
His downes with sheepe, his dayery-grounds with Neat;
His mounts with Kids, his moors with Oxen great;
His groues with drones (increasing night and day);
His hils with Heards, his smiling meads with Hay;
His fens with foule, his pils, and pooles with Fish;
His trees with fruits, with plenty euery dish;
Content and health (the best of earthly blisse)
Shall euermore remaine with him and his;
Him, pride or enuy neuer shall molest;
Or corsue care, foe to repast and rest.
For, th' all-see eye still carefully respects
The Almner's house, and euer it protects;
Till finally, when iustice endeth all,
Sweet mercies voyce him to heau'ns Kingdome call.
But th' Vsurer (how-euer here he thrine
In heards and hoords) already dead a line
(No heat of lone, no heart to giue a mite,

Blessed are the
mercifull.
Math. 5.7.
Psal. 37.19.

Phil. 4.11.12
1 Tim. 6.6.

Esay 58.8 9,
10, 11, &c.

Curled are
the vsurers.
Psal. 115.5.

Ex.

Ezek, 18.13. *Except to gaine and gather double by't)
Him, in that day (to him a day of moe)
The Holy-one the all-knower, will not know.
Shame and confusion shall be-spread him ouer,
Wishing the holes to hide, and hils to couer.*

James 2.13.
Reuel. 6.15.16 *Eternall fire shall fry his thirsty veines;
Immortall dying in eternall paines.
His eyes, so nice to looke on Lazarus sore
Shall swim in sulphury teares (tortur'd the more,
To see aboue, in blisse and glory rise,
Whom ruthlesse here, he would not see, in life)
His eares here deafe vnto distressed ones;
Shall there heare horror of the damned groines:
Nor shall the voyce of mercy him salute,
Who, in effect, to needy moane was mute:
Millions of masses cannot him redeeme,
Nor all Church-treasure euer ransom him,
From all-thought-passing pangs of wretchednes;
As, endlesse, easlesse, and remedylesse.*

I O S V A S Y L V E S T E R.

To



On Vsurers.

OF all men vs'ers are not least accurst;
They robbe the Spittle, pinch th' afflicted worst:
In others grieve they'r most delighted in;
Whilst Giuers suffer for the Takers sinne:
O how vnjust a trade of life is that,
Which makes the lab'ers, leane, and th' idle, fatte?

FRA. QVARES.



F*Enere qui lucrum facit, est homicida Catoni,
Furti dupla, huius quadrupla multa fuit.
Non facit heredem, priuatur honore sepulchri
Qui tenuis lucro faneris auget opes.
Sermo sacer, patres, pius omnis damnat, at una
(Quae docet errores) Consuetudo probat.*

Iohannes Garbrandus
Oxonienfis.



To the Vsurer.

*Mors tua, mors Christi, fraus mundi, gloria cali,
Et dolor inferni, sunt meditanda tibi.*

Thy death, the death of Christ, the worlds tentation.
Heauens ioy, hells torment, be thy meditation.

Three profitable
helpes
of a godly
life.

Pfal. 119. 57

58, 59.

See Bb.

Cowper in
Rom. 8. 1.



Here bee three most notable helpes of a godly life, deliuered to vs by Dauid, in three verses of the 119 Psalme, 57. O Lord, I haue determined to keepe thy Word. 58. I haue made my supplication in thy presence with my whole heart. 59. I haue considered my wayes, and turned my feete vnto thy testimonies. *Determination is the first: It is a good thing by settled resolution to conclude with thy selfe that thou wilt liue godly. Supplication is the second: except by continuall Prayer thy determination bee confirmed, and strengthened by grace from God, thy conclusions which thou takest to day, shall vanish to morrow. Consideration is the third, and it is profitable to reduce thee againe into the way of God, so often as of weakenesse thou*
wan-

thou wanders from it, contrary to thy first determination.
These are three helps to keepe thy heart in the way of God:
so necessary, that if without them thou dost any worke,
it is not possible but thou shalt be snared. First therefore
determine to forsake thy Vsury, and to make restitution.
Secondly, strengthen this determination by Prayer, say
with Dauid, create in me a cleane heart, O God: and re- Psal. 51. 10.
new a right spirit within me. Encline my heart vnto Psal. 119. 36
thy testimonies: and not to couetousnesse. Thirdly, con-
sider thy former courses when thou wast a theeuish Vsurer,
and say with our blessed Sauour: What is a man pro-
fited, if he shall gaine the whole world, and lose his Math. 16. 26
owne soule? Or what shall a man giue in exchange for
his soule? Say with the holy Apostle S. Paul, they that
will be rich, fall into temptation and a snare, and
into many foolish and hurtfull lusts, which drowne 1 Tim. 6. 9.
men in perdition and destruction. Finally, doe good, v. 18, 19.
be rich in good workes, ready to distribute, willing
to communicate, laying vp in store for thy selfe a
good foundation against the time to come, that thou
mayst lay hold on eternall life. Consider what I say, 2 Tim. 2. 7.
and the Lord giue thee vnderstanding in all things,
Farewell.

Thy remembrancer, I. B.

6.4 1900-1901



THE ENGLISH VSVRER:

CHAP. I.

Of the definition of Vsury.



He contract of Vsury is nothing else but illiberall mutuation, and may thus briefly be defined: Vsury is mutuation, or lending for gaine. This brieft definition doth fully set forth the true nature of Vsury, and sufficiently distinguisheth it from all other contracts whatsoever.

*Bb. Downam
in Pg. 15.
p. 151.
Vsury defined.*

First I say it is mutuation or lending, which is also presupposed in the Scripture, *Exod. 22. 25.* and the same if need were, might be proved by the other relative, which is borrowing: for lending and borrowing are relatives: And if he which taketh vp money vpon vsury, be a borrower; then he that giueth or putteth it forth vnto vsury, is a lender.

*Subiectum
vsura mu-
tuum.*

The contract therefore of Vsury is a contract of lending: now in the contract of mutuation or lending, diuers things

Idem p. 152.

things concurre, which also belong to the nature of Usury.

1. That it is of such things as are spent in the use, and consist in quantitie, that is to say in number, weight, or measure, as Money, and Victuals, Corne, Wine, Oyle, &c. which are particularly mentioned, *Deut.* 23. 19. *Leuit.* 25. 37.
2. And therefore is alienation not onely of the use, but also of the propertie, from which the use (of such things as are spent in the use) cannot be severed.
3. As the property is transferred to the borrower, so the borrower standeth to the hazzard of the thing borrowed.
4. That it is not a perpetuall alienation of that which is lent, but for a time, which time being expired, the borrower is bound to restore the principall.
5. Because the thing borrowed is to be spent in the use, therefore the borrower is bound, not to restore the selfe same particular which he borrowed, but so much in the same kind, or the same valew.
6. It belongeth to the nature of lending, that it be free and liberall. And this is that which followeth in the definition, as the difference to distinguish it from free lending, that it is for gaine.

Usury is for
gaine.

Idem p. 153.
What is to be
esteemed
gaine.

By gaine is ment any addition, ouerplus, or increase, ouer and aboue the Principall, whether it bee money, or money worth, required not for the indemnity of the Creditour, to saue him harmelesse, but for his aduantage, to make him a gainer by lending; for that onely is to be esteemed gaine, which is an ouerplus, clearly

clearly gotten about the Principall. And whereas I say it is eyther money, or money worth : this money worth reacheth farre, not onely to goods and wares, but also to labours and seruices, and whatsoeuer else being valuable by money, may lawfully be let or sold for money. And when I say that vsury is lending for gaine, it is ment, that in the first act of lending vpon vsury, or afterwards in the forbearing, whereby that lending is continued, gaine is, if not couenanted for, yet at the least intended. So that where there is a couenant or intent of gaine by loane, whether it be in the first act of lending, or afterwards in the forbearing, it is vsury: and contrariwise, where there is neyther a couenant nor intent of gaine in lending or forbearing, there is not vsury, though there be an ouerplus, or encrease receiued ouer and besides the Principall.

The Hebrew word *Nesheh*, is the ordinary name to signifie vsury, as *Fœnus* in Latine, or *τοκος* in Greeke, or Vsury in English. For the money which is lent vpon vsury, is called *Nesheh*, a biter, or which biteth: and the Hebrew phrase, which signifieth to be lent vpon vsury, is to bite, as appeareth plainely, *Deut. 23. 19. Thou shalt not lend vpon vsury to thy brother money or meat, or any thing else, Asker Ishak*, which biteth, that is, which is lent vpon vsury. For whatsoeuer the Vsurer lendeth, it hath teeth, and iawes to eate and consume the substance of other men; his Corne or victuals which were made to be eaten, doe eate, and his money which was made to be spent, doth wast the substance of others, and therefore Hebrew writers doe teach, that in the name of Vsury is included an admonition, not to borrow vpon Vsury: for hee which taketh money vpon Vsury, taketh as it were a serpent into his bosome.

Idem p. 154.

The names of vsury.

This is confessed by *Caluine* himselfe, that whereas

in Exod. 22. 25
Levit. 25 36.

God forbids
biting vsury
and increase.

Vsurers auoyd the name *Nesheh*, which signified biting; as they doe the name Vsury among vs, as being odious, and therefore alledged, that they tooke not *Nesheh* but *Tarbit*, as amongst vs they will not be thought to take Vsury, but consideration, vsance, or interest: therefore the Lord forbideth as well *Tarbit* as *Nesheh*, whereby he condemneth generally *Quamlibet sortis accessionem* (sayth *Caluin*) any addition or increase aboue the principall. And vpon *Ezekiel* chap. 18. he sayth the Prophet condemneth not onely *Nesheh* which signifieth biting, but also *Tarbit*, which he translateth *incrementum*, increase: *hoc est* (sayth he) *quicquid lucri sibi avari homines conciliant ex mutuo*; that is, whatsoeuer gaine couetous men doe get to themselves by loane.

*Actuall Vsury is described by Dr. FENTON, to be
pactum ex mutuo lucrum.*

Lucre for loane vpon couenant; or
The couenant of lucre for lending: or
Lending vpon couenant for lucre.

Dr. Fenton
Treatise of
vsury, p. 15.

So that these three words, *mutuum, pactum, lucrum*, doe define and circumscribe the entire nature of that Vsury whereof the maine question is made, whether it be lawfull or not.

And to these descriptions of Vsury, agree those of our most reuerend, and iudicious Diuines: vide. Dr. *Willet* vpon *Exodus*, p. 509. Dr. *Smith* in *Willet* vpon *Leuiticus*, p. 625. *Perkins*, Comt. 8. Mr. *Smith*, 18. Sermon vpon Vsury. Dr. *Pie*, Vsuries Spright coniured, p. 4. *Powels* positions of Vsury, p. 4. Bb. *Jewel*, vpon 1 *Thess.* p. 113. *Amesius de conscientia*, lib. 5. cap. 44. Dr. *Wilson*, Discourse vpon Vsury, p. 85. Mr. *Mosse*, Arraignement and conuiction of Vsury, p. 31.

The



CHAP. 2.

The distinction of Vsurery.

Vsurery is eyther Inward and Mentall, or Outward and Actuall.

MEntall Vsurery is a lending for gaine without co-
 uenant, that is, when the creditor onely inten-
 deth and looketh for gaine by lending and for-
 bearing his money, but doth not indent or co-
 uenant with the borrower for gaine. And this may be
 called, the Vsurery of the heart: for the law of God being
 spirituall, doth not onely restraine the hands, and out-
 ward man; but also the intent and purpose of the heart:
 insomuch, that morall actions though in shew good, are to
 be iudged euill, if they proceed from an ill intent, and
 tend to an ill end: for he that intendeth euill, hath the
 like euill will with him that worketh euill: and he which
 by lending onely intendeth his owne gaine, he lendeth
 for gaine, and therefore, if actuall Vsurery be euill, then the
 intent and purpose thereof is also euill.

Mentall vsury.
 Bb. *Downam*
 in Ps. 15.
 p. 168.

Rom. 7. 14.

Outward and actuall Vsurery is, when the creditour doth
 not onely intend certaine gaine by lending, but also co-
 uenanteeth for a certaine summe to be allowed him at a
 certaine time, or times. This in the Scriptures is called im-
 posing of Vsurery, *Exod. 22. 25. Thou shalt not impose Vsurery*
upon him: Wherefore in actuall Vsurery, a couenant is
 made for certaine gaine, and in that couenant the very
 forme of actuall Vsurery consisteth: for which cause

Idem p. 170.

some doe call such a contract, formall Vsurery. And this covenant vseth to be confirmed by obligation, eyther verball, as bills and bonds, or reall, as pawns, or mortgage; or personall, as suretiship; whereby the creditor is secured for the receipt, and the debtor bound for the payment, both of the principall and also of the Vsurery.

Let vs now see how by this definition Vsurery is distinguished from other contracts, and also other things which may seeme to haue some affinity therewith: for of the rest it is needlesse to speake.

Vsurery distinguished.

1 From all liberall contracts.

Idem p. 157.

It is therefore distinguished 1. From all liberall contracts, as that of donation or free gift, of mutuation, or free lending to spend, of commodation, or free lending to vse, because they be free and liberall, but Vsurery is illiberall and for gaine.

2 From all lawfull buying

2. From all lawfull buying: because in buying there is a perpetuall alienation of money, in Vsurery but for a time.

3 For letting to hire.

Idem p. 158.

3. From lawfull Location or letting to hire: which is the rather to be obserued, because some imagine, that money and other things which are lent vpon Vsurery, may as well be let as other things. But there is a great difference betwixt Vsurery, and the lawfull contract of Location or letting. And first they differ in the subjects.

Vsurery is in those things which are spent in the vse, and consist in quantity, standing in number, weight and measure.

Location, is of such things as are not spent in the vse, neyther stand in number, weight and measure.

The subiect of Vsurie, are
such things as haue no
fruitfull vse in themselves,
but the gaine which is to
be raised by imployment
of them, is to be imputed
to the industry and skill
of the imployer.

The subiect of Location
haue a fruitfull vse in
themselves naturally.

The vse of things lent vpon
Vsurie cannot be seuered,
or reckoned apart from
the property and domini-
on, because they are such
things as are spent in the
vse, and therefore if you
vse them, you spend them.

The fruitfull vse of
things lent, may be seue-
red and reckoned apart,
and is valuable by it selfe,
as of Lands, Goods, Hou-
ses, &c. which remaine in
the vse vnspent;

In the contract of loane,
whether free or vpon V-
surie, the lender granteth to
the borrower, not onely
the vse, but also the proper-
ty of the thing lent, from
which the vse of that, which
we lend to be spent in the
vse cannot be seuered:
hence it is called *mutuum*,
because by lending it is
made *ex meo tuum*.

In the contract of Loca-
tion, the letter granteth
to him that taketh to hire
the vse onely of the things
retaining the property to
himselfe.

Because that which is the subiect of loane, and Vsury, is spent in the vse, and is lent to be spent; therefore the borrower is bound to restore, not the same particular which he borrowed, but so much in quantity or full valew in the same kind, without any impairing, or diminution.

As in mutuation, and Vsury, the property is translated to the borrower, so with the property also the hazzard wholly appertayneth to the borrower: for the very contract of mutuation includeth in it an obligation, binding the borrower, that whatsoever becommeth of this particular which he borroweth, he shall restore the full valew thereof at the day appointed, in the same kind. And to this purpose the borrower maketh promise, either by word or writing, entreth into bonds, and statutes, laying his goods to pawne, or his lands to mortgage, giueth sureties, to assure and secure the creditor for the principall.

Because, that which is the subiect of commodity and Location, is lent, and let, not to be spent, but onely to be vsed: therefore he that taketh the same to vse, is bound to restore the selfesame particular, which for the most part is impaired and made worse in the vse.

As in Location the vse is communicated to the Hirer, but the Letter retaineth the property: so the thing, if it shall miscarry without the default of the Hirer: belongeth to the Letter, and not to the Hirer, because it came for his hire, *Exod. 22. 14*. And it is a rule in law, to whom the hazzard appertaineth, to him the fruit and profit belongeth.

Where

Where there is a Couenant to beare part of the losse, as well as to reape part of the gaine, and this contract, is neyther vsury, nor loane: but a lawfull contract.

4 From the contract of Partnership.

Which in Latine is called *Nauticum*, or *Maritimum*, and is a gaine or allowance made for money which is transported beyond the Seas, at the perill and hazard of the Creditor. This is not vnlawfull, prouided, alwayes, that there be an aduenture or hazard in truth, and not in pretence onely; and also that the gaine be proportionable to the hazard.

5 From aduenturers vsury.

Idem p. 164. 165.

Which is a gratuitie or free gift, when the borrower finding himselfe much benefited by the lenders curtesie, doth of his owne accord in testimony of his thankfulnessse, freely giue to the lender, who neyther intended when holent, nor expected whiles he forbore, any gaine; and much lesse couenanted for it.

6 From liberall vsury

From that which is called *Vsura compens satoria* recompencing vsury, which we call intrest: which is nothing else but a iust recompence which the Debter, having through his default beene the effectuall cause of the Creditours hinderance, doth owe vnto him by the Law of nature, and that hinderance may be two fold, *Damnum emergens*, losse arising, or *Lucrum cessans*, gaine ceasing: but this ceasing gaine which must come into estimation, must not be vncertaine and doubtfull, but certaine: or at least very probable.

7 From recompencing vsury. Bb. Downam in Pl. 15 p. 166. Dr. Smith in Willet vpen Leuit. p. 631. Powels Point. of vsury p. 14. Bb. Jewel. 1 Thess. p. 135.

Here are certaine cautions to be remembered.

First, that intrest bee esteemed not according to the gaine or benefit which the borrower hath had by the imployment of the money, but according to the hinderance

or losse which the creditour sustained through the borrowers default.

2 Secondly, that Interest is not to be required *nisi post moram*, but onely after delay and default committed by the borrower.

3 Thirdly, that not alwayes after delay it is to be required, but onely then, when the creditour hath indeed sustained losse or hindrance by the borrowers delay.

4 Fourthly, that he doe not voluntarily incurre any losse, meaning to lay the burthen thereof on the borrower, but doe his true endeaour to auoyd it, eyther in whole or in part.

5 Fifthly, that when he suspecteth losse or hinderance by the debtors delay, he descend not into extremities with those who haue broken day, not through negligence or vnfaithfulnesse, but through want and necessity, which they did not foresee: and let him remember, that where is no fault, there ought to be no punishment.

6 Sixthly, that the estimation of the interest be not referred to the creditors owne arbitrament, but committed to the iudgement of some other honest and discreet men: which conditions being obserued, it is lawfull for the creditour to require an ouerplus besides his principall: which ouerplus notwithstanding is not vsury.

How vsury discovers it selfe in selling, in buying, in letting, in partnership and exchange, vnder pretence of the aduenturers vsury, vnder the colour of recompensing vsury, *vide. Bb. Downam*, vpon the 15 Psalme, p. 173, 175, 182, 183, 188, 191. Dr. *Fentons* Treatise of vsury, p. 21, 22, 23, 24, 25. *Powels* positions of vsury, in his Epistle Dedicatory. Mr. *Mosse*, in the Arraignement and Conuiction of vsury, p. 62. to p. 68.



CHAP. 3.

The Testimony of sixe learned Bishops of the
Church of *England* concerning vsury.

The Testimony of Bishop Sands.

THis biting Worme of Vsury, that deuouring wolfe hath consumed many, many it hath pulled vpon their knees, and brought to beggery: many such as might haue lived in great wealth, and honour not a few. This canker hath corrupted all England: we shall doe God and our country true seruice, by taking away this euill; repress it by Law, else the heavy hand of God hangeth ouer vs, and will strike vs.

Sermon vpon
1 Sam. 12. 23,
24.
Vsury a biting
worme, a can-
ker.

God sayth, Lend freely, and looke for no gaine: but will the Vsurer, whose money is his god, remit his Interest because of this; because the Lord hath so charged him? No, he will not let goe his ten or twenty, or thirty, in the hundred. To him the glory of God, yea and his owne soule is vile, nothing is precious but onely his money. What the Prophet speaketh of putting forth money to vsury, he full little regardeth, but feedeth still vpon his mast, and blesteth himselfe when he waxeth fat, not perceiuing that God hath already plagued him with a plague of all plagues, the obduration of his heart. And although that God hath giuen him ouer into a dull and sencelesse minde, his eares being so dammed vp that nothing can haue enterance to moue, or touch his hard heart, yet he still blesteth himselfe; and his accursed soule. Thou Vsurer, thou idolater, that dost glory in thy shame,

Idem Sermon
vpon Luke 11.
74 75.

Note.

Nothing pre-
cious to the
Vsurer but
money.

Vsurers haue
hard hearts.

Their weakh
prosper not.

in thy euill gotten gold : dost thou not know, that thy wealth shall melt like snow before the Sunne ? Thinkest thou still to hold it ? O foole, this night shall they take away thy soule, perhaps this instant, and then whose is all this ? After that *Zacheus* fell to the seruice of Christ, and that Christ entred into his house, he presently forsooke the seruice of Mammon, made a large restitution of that which he had gained by such vnlawfull meanes, and then began to be liberall : and not onely to lend freely, but to giue for nothing. He gaue the one halfe of all his goods to the poore. If God would at this day worke thus in the heart of one *Zacheus*, a rich Vsurer, how many poore might be relieved by such a restitution ? He might maintayne many a needy man, and saue his owne soule. Well, this one thing we know, the word that proceedeth out of Gods mouth against vsury, shall not returne in vaine, if it cannot worke reformation, it will worke confusion.

Is. 55. 11.

Idem Sermon
vpon Rom. 13.
8, 9, &c.

Vsury the can-
ker of the
Common-
wealth.

Euery man isto his neyghbour a debtor, not onely of that which himselfe borroweth, but of whatsoever his neyghbour needeth : a debtor, not onely to pay that he oweth, but also to lend that he hath and may conueniently spare ; to lend I say according to the rule of Christ, *Luke. 6. Lend looking for nothing thereby.* So that these ouer-payments, the vsury which hath spoyled and eaten vp many, the canker of the Commonwealth, is vtterly both forbidden to man, and abhorred of God. To bargain for Lead, Graine, or Leases, with such as haue neyther Lead, Graine, nor Leases to pay, neyther any such matter meant, but onely vnlawfull gaine of money, the party to forfeit his obligation, because he neyther can, nor meaneth such payment, and the lender not content to receiue lesse aduantage then thirty at the hundred ; this is but a patched cloake to couer this vild

vild sinne withall. Whatseuer thou receiuest vpon condition, or by what meanes soeuer thou receiuest more then was lent, thou art an vsurer toward thy brother, and God, will be a reuenger against thee. He whom thou shouldst obey if thou wilt be saued, doth in expresse words command thee, not to lend thy money for vsury. This Word of God, man cannot dispence withall, and it shall not returne in vaine; if it cannot be a conuerting commandement, it shall be a confounding iudgement. The reasons of men for vsury must giue place to the precepts of God against it. What man art thou that wilt be wiser then thy Maker? Hath God condemned it, and darest thou defend it? is it in his iudgement iniurious, and doth thy iudgement thinke it equal? Hath he seene reason to prohibit it, and dost thou see reason why thou mayst vse it? such reasons with the makers and vsers of them, the Lords iustice shall destroy. And yet in truth all Nations, at all times haue condemned it, as the very bane and pestilence of a Commonwealth: whereof the old Romane both History and practise is an often witnesse. These secret shifts are seene of God, and abhorred, and will be reuenged: well mayst thou escape the hands of man by thy coloured delusions, yet canst thou not escape the sharpe and swift iudgement of God: who accordingly as hee hath threatned, will exclude thee out of his Kingdome, interdict thee his Tabernacle, and hurle thee into Hell: Where thy euill gotten money can neyther redeeme nor helpe thee, a iust reward for thy vniust vsury. Our Apostle requireth that we pay vnto euery man the thing that we owe, and we are as much debtors to lend freely, as others saythfully to pay the thing which was lent.

Note.

Exod. 22. 25.

Levit. 25. 27.

Deut. 23. 19.

The reasons of men for vsury, must giue place to the precept of God against it.

The old Romans condemned vsury

Note.

The bowels of compassion are in some men so mar-
uallously dryed and cloted vp, that they turne away their
faces

Idem Sernion
vpon Micah.
6. 8. p. 100.

Vsurers worse
then Iewes.

Note.

faces from all men, that desire any thing at their hands, though they aske it not of gift, but of loane, vnlesse they aske to buy the loane with Vsury. The Iewes euen till this day will not lend vpon vsury among themselues, but lend freely to their brethren and without gaine. *Indas* himselve that sold his Master for money, was not more cruell hearted I suppose then these men are, who for money deuoure their brethren; their hearts are iron hearts, they haue no sparke of pity or compassion left in them, let them not thinke but that one day their gaine shall be their exceeding losse. If *Chrysostome* thought that one euill gotten groat, layd vp amongst a chest full of money, would be a canker to fret out and eate vp the rest, what shall become then of so much gotten by so vnmercifull and vngodly meanes? Where is loue, where is mercy, when lending of money is become merchandize? Enough hath beene sayd in this place of this matter, which if it be not amended, be ye assured that the Lord God in his iust wrath will plague you both in your selues, and in your posterity for it.

2 Testimony Bb. Iewell.

Sermon vpon
Rom. 13. 12.

MAny liue in vsury, a most filthy trade, a trade which God detesteth, a trade which is the very ouerthrow of all Christian loue: *But their gaine shall be to their losse, and their money to their destruction. He that giueth his money vpon vsury, shall not dwell in the Tabernacle of the Lord, nor rest vpon his holy Mountaine.*

Treatise vpon
the Sacraments.

Deceiue no man by wrongfull dealing, increase not thy goods by extortion nor by vsury. *He that giueth his money to vsury, shall not enter into the Tabernacle of the Lord. He that taketh vsury of his neyghbour, killeth him without a sword, the Lord will auenge it. He will not blesse ill got.*

gotten goodes, they cannot prosper: they will neuer continue, nor remaine vnto the third heire.

Vsury is a kind of lending of money, or corne, or oyle, or wine, or of any other thing, wherein, vpon couenant and bargaine, we receiue againe the whole principall which we deliuered, and somewhat more, for the vse and occupying of the same: as if I lend 100 pound, and for it couenant to receiue 105 pound, or any other summe, greater then was the summe which I did lend: this is that which we call vsury: such a kind of bargaining as no good man, or godly man euer vsed. Such a kind of bargaining as all men that euer feared Gods iudgements haue alwaies abhorred and condemned. It is filthy gaines, and a worke of darkenesse, it is a monster in nature: the ouerthrow of mighty kingdomes, the destruction of flourishing States, the decay of wealthy Cities, the plagues of the world, and the misery of the people: it is theft, it is the murdering of our brethren, its the curse of God, and the curse of the people. This is Vsury. By these signes and tokens you may know it: For wheresoeuer it raigneth all those mischiefes ensue.

vpon 1 Thes.
p. 113.
Vsury defined.

No good man
an Vsurer.

Note.
Vsury is
say, Lord
increase our
sayth, and then
make such a
confession of
it as Bb. Jewell
doth in this
place:

Whence springeth Vsury? Soone shewed. Euen thence whence theft, murder, adultery, the plagues, and destruction of the people doe spring. All these are the workes of the diuell, and the workes of the flesh. Christ telleth the Pharisees, *You are of your father the diuell, and the lusts of your father you will doe.* Euen so may it truely be sayd to the Vsurer, *Thou art of thy father the diuell, and the lusts of thy father thou wilt doe, and therefore thou hast pleasure in his workes.* The diuell entered into the heart of *Iudas*, and put in him this greedinesse, and couetousnesse of gaine, for which he was content to sell his master. *Iudas* heart was the shop, the diuell was the foreman to worke in it. They that will be rich, fall into temptation and snares, and into many foolish and noysome lusts, which drowne

Idem p. 115.
The cause of
vsury.

John 8.
Vsurers of
their father
the diuell.

1 Tim. 6. 9. 10.

drowne men in perdition and destruction. For the desire of money, is the roote of all euill. And S. Iohn saith, *Who soeuer committeth sinne is of the Diuell.* 1 Ioh. 3.8. Thus we see that the diuell is the planter, and the father of vsury.

Idem p. 116.
The fruits of
vsury.

What are the fruits of vsury? *A.* 1. It dissolueth the knot and fellowship of mankind: 2. It hardneth mans heart. 3. It maketh men vnnaturall, and bereaueth them of charity, and loue to their dearest friends. 4. It breedeth misery, and prouoketh the wrath of God from heaven. 5. It consumeth rich men, it eateth vp the poore, it maketh bankrupts, and vndoeth many householders, 6 The poore occupiers are driuen to flee, there wiues are left alone, their children are hopelesse, and driuen to beg their bread, through the vnmercifull dealing of the couetous vsurer.

Idem p. 120.
Our forefathers
abhorred
vsury.

He that is an Vsurer, wisheth that all others may lacke and come to him and borrow of him: that all others may lose, so that he may haue gaine. Therefore our old forefathers so much abhorred this trade, that they thought an Vsurer vnworthy to liue in the company of Christian men. They suffered not an Vsurer to be a witnesse in matters of Law. They suffer him not to make a Testament, and to bestow his goods by Will. When an Vsurer dyed, they would not suffer him to be buried in places appointed for the buriall of Christians. So highly did they mislike this vnmercifull spoyling and deceining our brethren.

Idem p. 121.
All professions
of men con-
demne Vsury.

But what speake I of the ancient Fathers of the Church? there was neuer any Religion, nor Sect, nor State, nor Degree, nor Profession of men, but they haue disliked it. Philosophers, Greekes, Latins, Lawyers, Diuines, Catholikes, Hereticks; all Tongues, and Nations, haue euer thought an Vsurer as dangerous as a theefe. The very sense of nature proues it to be so. If the stones could speake, they would

say

say as much. But some will say, all kindes of vsury are not forbidden, there may be cases where vsury may stand with reason and equity, and herein they say so much as by wit may be deuised, to paint out a foule and vgly idoll, and to shadow themselues in manifest and open wickednesse. Whatsoeuer God sayth, yet this or this kind of vsury, say they, which is done in this or this sort, is not forbidden. It profiteth the Commonwealth, it relieueth great numbers, the poore should otherwise perish, none would lend them.

Idem p. 124.
The Vsurers
obiection.

By like good reason, there are some that defend theft and murder, they say, there may be some case, where it is lawfull to kill or to steale: for God willed the Hebrews to rob the Egyptians, and *Abraham* to kill his owne sonne *Isaac*. In these cases the robbery and the killing of his sonne were lawfull. So say they. Euen so by the like reason doe some of our countrey men maintayne concubines, curtizans, and brothel-houses, and stand in defence of open stewes. They are (say they) for the benefit of the Country, they keepe men from more dangerous inconueniences, take them away, it will be worse. Although God say, There shall be no whore of the daughters of *Israel*, neither shall there be a whore-keeper of the sonnes of *Israel*. Yet these men say all manner of whoredome is not forbidden. In these and these cases it is not amisse to allow it.

Answer.

Some plead
for Vsurers, as
Papists for
whores.

As *Samuel* sayd to *Saul*, so may we say to the Vsurer: thou hast deuised cases and colours to hide thy shame, but what regard hath God to thy cases? What careth he for thy reasons? the Lord would haue more pleasure, if when thou hearest his voyce thou wouldest obey him. For what is thy device against the counsell, and ordinance of God? What bold presumption is it for a mortall man to controule the Commandements of immortall God? And to weigh his heavenly wisdom in the ballance of humane foolishnesse? When God sayth, thou shalt not take vsury, what creature of GOD art thou which canst take vsury? When God maketh

Idem p. 126.
God cares not
for Vsurers
excuses.

They are of a
desperate
mind.

it vnlawfull, what art thou, oh man, that sayst, it is law-
full? This is a token of a desperate mind. It is found
true in thee, that *Paul* sayd, the loue of money is the
roote of all ill. Thou art so giuen ouer vnto the wic-
ked Mammon, that thou carest not to doe the will of
God.

Idem p. 144.

Thus much I thought expedient to speake of the
loathsome and foule Trade of vsury, I know not what
fruit will grow thereby, and what it will worke in your
hearts. If it please God, it may doe that good that I
wish. I haue done my duety, I call God for a record
vnto my soule, I haue not deceiued you. I haue spoken
vnto you the truth. If I be deceiued in this matter, O
God thou hast deceiued me. Thou sayst, *Thou shalt take
no vsury*. Thou sayst, *He that taketh increase, shall not line*.
What am I, that I should hide the words of my God,
or keepe them backe from the hearing of his people? The
Learned old Fathers haue taught vs, it is no more law-
full to take vsury of our brother, then it is to kill our bro-
ther. They that be of God, heare this, and consider it,
and haue a care that they displease him not. But the
wicked that are no whit moued, and care not what
God sayth, but cast his Word behind them: which haue
eyes and see not, and eares yet heare not: because they
are filthy, they shall be filthy still: their greedy desire shall
increase to their confusion, and as their money encrease, so
shall they encrease the heapes of their sinnes. Pardon
me if I haue beene long or vehmeent, of those that are
Vsurers I aske no pardon.

Note.

Idem p. 145.

Vsury a cruell
and detestable
sine.

I heare that there are certaine in this City which wallow
wretchedly in this filthinesse, without repentance, I giue
them warning in the hearing of you all, and in the presence
of God, that they forsake this cruell and detestable sin. If
otherwise, they continue therein, I will open their shame,
and

and denounce Excommunication against them , and publish there names in this place , before you all. That you may know them , and abhorre them , as the plagues and monsters of the world : that if they be past all feare of God, they may yet repent and amend for worldly shame.

Bb. Iewel threatneth excommunication against Vsurers.

Tell me thou wretched wight of the World , thou vnkind creature which art past all sense and feeling of God , which knoweth the will of God , and dost the contrary ? How darest thou come into the Church ? It is the Church of that G O D , which hath sayd , thou shalt take no vsury , and thou knowest he hath so sayd. How darest thou read or heare the Word of God ? It is the Word of that God, which condemneth vsury ; and thou knowest he doth condemne it. How darest thou come into the company of thy brethren ? vsury is the plague and destruction and vndoing of thy brethren. And this thou knowest. How darest thou looke vpon thy Children ? Thou makest the wrath of G O D fall downe from Heauen vpon them. Thy iniquity shall bee punished in them to the third and forth Generation. This thou knowest. How darest thou looke vp into Heauen ? Thou hast no dwelling there : thou shalt haue no place in the Tabernacle of the highest. This thou knowest. Because thou robbest the poore , deceiuest the simple , and eatest vp the Widowes Houses : therefore shall thy Children bee naked , and begge their bread : therefore shalt thou and thy riches perish together.

*Vsurers impudent.
1 Because they come to Church.
2 Because they read G O D S Word.
3 Because they come into the company of good men. They cause Gods wrath to fall vpon their children.*

The third Testimonie , Bishop King.

How long will the Vsurer and oppressor of others whose Lawes are as kniues, and whose teeth be of iron, sleepe in his bed of mischiefe, as the Psalmist calleth

Vpon Ionas p. 90.

it, and in the contemplation and solace of his ill gotten goods ?

Idem P. 444.
Lecture 32.

Ministers must
preach against
vsury.

How long haue we cried against oppressions, and smitten the oppressours with the rod of Gods vengeance, as *Moses* smote the Rocke ? And yet what one drop of remorse haue we euer wrung from their stony hearts ? How long haue we clapt our hands at the shamelesse vsury of this place ? If vsury bee too stiffe to bee moued, yet we must free our soules, and if it were possible, we would also free them that are wrapt in their inares. If they little esteeme the warning of the fifteenth *Psalme*, that giue their money vpon vsury, let them at least take heede that receiue it. Let them not trie to beare an Oxe vpon their shoulders, when they are vnable to beare a Goate. That is, if pouerty be burthen enough vnto them, let them not adde the burthen of vsury. They aske what they shall doe ? Dost thou aske ? Saith *Plutarke*. Thou hast a tongue, begge. Thou hast hands, worke. Thou hast feete, walke. Thou hast an heart, thinke.

Plutarck de
vsura.

*Nihil tam
molestum
quam red-
dere.*

Idem p. 504.
Lecture 37.

Nauiga, renauiga, sale forward and backward, take any paynes, rather then to fall into the mercy of an Vsurer. There is nothing so bitter as to restore.

*Namq, meos
nec aquos
mibi nec ra-
puere inuen-
cos Plutar.
de uitando
ere alieno.*

I would our Vsurers would marke this, that of all those grieuous offences whereof *Nineueh* had labourred a long time, the rest are held a sleepe, and their names spared, as not worthy in comparison to come in speech with their farre superiour iniquity; onely the wickednesse of their hands, which is not least in biting the poore, is remembred and reported in speciall wordes. Spake I of Vsurers ? There are none : neyther is there a Sunne in the Skie. For mine owne part, I know them not. For they haue taken neyther Horse nor Bullocke of mee. But for my brethrens sake both in the City and Country, I wish that their

their billes and bonds were all heaped together in the Market place; and set on fire, as they were sometimes at *Athens*, that wee might all ioy and say, as *Alcibiades* then did; we never saw a clearer fire. But because we cannot ease our hearts so soone of them, nor by such meanes I will tell them for their owne comfort what they shall trust to amongst other things: that although they labour in the fire to get riches, yet the time shall come, when there shall nothing remaine vnto them but this, that they shall be able to know and recount with themselues, how many debtors they have quite vndone: As for their treasures of iniquity, let them plainly vnderstand that they put them in a bottomlesse bag which could hold nothing: Ill gotten goods neuer descend to the third heire; perhaps, nor to the second, nor first, nor to benefit himselfe, who thinketh he hath most handfast. *She gathered it of the hire of an harlot, and it shall returne to the wages of an harlot.* They gathered their wealth by vsury, and vsury or somewhat else shall consume it. *Cneph* the Usurer, as *Lucian* reporteth, lieth in hell, bemoaning his hard estate; that *Radocares* an incestuous spend thrift should waste his goods: so may these, but I leaue their iudgement to God, to whom it belongeth. For vengeance is his, and he will repay it. Yet dare I giue sentence against it, as far as the ancient Romanes lawes did: wherein because a thiefe was bound to make restitution of double, the Usurer of foure fold. Their meaning is plaine enough, that they esteemed vsury a double theft, and that at the least is my iudgement. And therefore as *Alexander Severus* made an Act, that none should salute the Emperour, who knew himselfe to be a thiefe; so let our Vsurers, take themselves warned, and discharged (so long as their hearts accuse them of their double and treble theft) from saluting Christians, and much more from eating, drinking, conueffing, most of all from praying, fasting, communicating with Christians.

Nunquam vidi ignem purianem.

De male quasitis.

Micah 1.
Usurers goods shall not prosper.

home? madi
noy

Usury double theft.

Note.

Usurers not to salute Christians.

The 4. Testimony, Bishop Lakes.

In his workes
vol. p. 343.

The diuell the
image of Vfu-
rers.

THis is no small difference betweene God and the diuell. The diuell in shew, biddeth vs, loue our selues, doe all for our selues, and we are so simple as to beleue him, and thinke that we doe so; whereas the euent proues that we doe all for him, and to our owne ruine: for he is the plaine image of Vsurers, who liue by the sweat of other mens browes, and cunningly grow rich by vndoing others with a seeming reliefe.

Idem vpon Ps.
50. 21.
God will re-
proue Vsurers.

God himselfe sayth it in the close of this Psalm, *Heare this all ye that forget God.* Jewes, Gentiles, whatsoeuer you be, if you be adulterers, drunkards, Vsurers, blasphemers, any way wicked liuers, *Consider this* (saith God) *lest I suddenly take you away, and there be none to helpe you.* For if we be guilty of such finnes, and encourage our selues in them by base conceits of God, God will not faile to re-
proue vs, and marshall such wickednesse before vs, to con-
uict vs thereof, and to confound vs therewith.

Idem Sermon
vpon Iohn 2.
16.
Vsurers fill the
land with
poore.

While the Gentleman depopulates the Countrey, and the Usurer and Videlier are become the chiefe Tradesmen of Incorporations, what wonder if contrary to Gods Law, and the Kings, the whole Land be filled with miserable poore.

The fift Testimony, Bishop Downham.
This most reuerend and learned Bishop proues usury to be unlawfull by diuers arguments.

I Argument.

Proposition.
vpon Ps. 13.
p. 350.

Whatsoeuer peruerteth and ouerturneth an act of vertue, especially such a necessary act to humane societies, that is to say, free lending: it is not onely a vice, but a detestable vice.

But.

But vsury peruerteth and depraueth this necessary act of *Assumpt.* liberality and charity, (free lending:) turning it into an act of selfe loue, couetousnesse and cruelty.

Therefore vsury is not onely a vice, but a detestable *Concl.* vice.

The proposition is proued, because nothing is opposite to vertue but vice. As for free lending, it is a commendable act of liberality, and a necessary duty of charity.

The assumption is cleare and manifest. For whereas by the ordinance of God, and by the Law of nature, lending is free and charitable, intending the good of the borrower, and not of the lender; vsury hath made it illiberall and vncharitable, intending the lenders profit chiefly, if not onely, and seeking, yea couenancing for the lenders gaine as well out of the losse of the borrower as out of his gaine. The property of charity is not to seeke her owne, but the good of others, and whereas other vertues serue for the good of the subiect wherein they are, the acts of charity and liberality are referred to the good of others: lending therefore being an act of liberality and charity, ought to respect the good of the borrower, if not onely, yet chiefly; but lending by vsury is made an act of selfeloue, wherein the good of the borrower is sought either not at all, or but in a secondary respect, as it serueth to further the lenders gaine. For indeed the lender by vsury couenanteth absolutely for gaine, which happeneth sometimes out of the borrowers losse, and sometimes also out of his gaine, which the Vsurer will pretend to seeke and respect, but the truth is, he will neuer looke after his neighbours profit, vnlesse therein he may be sure to find his owne gaine.

Note.

The vsurers lending therefore is an act of selfeloue, and it is also an act of couetousnesse. For whereas lending proceedeth from one of these 3 fountaines, either from Christian charity, or from ciuill loue and humanity, or from couetousnesse: he is sayd to lend in Christian charity, who

Lending proceedeth from 3 fountaines.

len-

lendeth for the Lords sake, to his needy neighbour, looking for nothing againe: in ciuill charity, or curtesie, who lendeth to pleasure his friend, looking for his owne againe: in couetousnesse who lookes for more then his owne. For indeed what is *πλεονεξία*, that is couetousnesse, but an vnlawfull desire of hauing more.

2 Argument.

Idem p. 310.

Vsury cannot be practised with a good conscience, because it cannot be done in fayth, that is to say, in a sound perswasion out of the Word of God, that it is lawfull: and whatsoeuer is not of fayth is sinne.

Rom. 14. 23.

3 Argument.

Phil. 4. 8.

Rom. 12. 17.

1 Theſ. 5. 22.

That which is not honest and of good report, is not to be practised. For the Scripture teacheth vs, that we should doe such things as are honest, and of good report, prouiding for honest things, not onely before God, but also before men, abstaining from all shewes of euill.

*Improbatur
rurij questus
qui in odia
hominum in-
currunt ut
feneratorum
Be Off. lib. 1.*

But vsury is a very odious thing, and of ill report: the very heathen by the light of nature detested it. *Tully* saith, such things are to be misliked which are odious, as namely that of Vsurers. *Columella* saith, that vsury is odious euen to those whom it seemeth to helpe. *Aristotle* saith it is hated most worthily, &c. As for Christians, vsury in ancient time was so odious among them, that if any were but suspected to be an Vsurer, his house was counted the house of the diuell, no neighbour would fetch fire at his house, or haue any thing to doe with him, children would poynt at him in the streets: yea, by the lawes of Christians they are diffamed persons. The Scriptures censure vsury as an abomination; that is, as a sinne to be abhorred. and Ps. 109. 11. the holy Ghost vseth this interpretation against the wicked: Let the exactour (meaning thereby the vsurer, as all Translations, almost, besides some English doe read) ensnare all that he hath. Whereby it may be gathered, both that to be an Vsurer is an odious thing, and that it is a curse to fall into his snare.

vi. Cent. 12.
cap. 4.

The vsurers
house called
the house of
the diuell,

Seing

Seing therefore vsury is and alwayes hath beene a thing so odious and of so bad report, no Christian can practise it with a good conscience.

The Vsurer denies the conclusion.

The Vsurer sinnes against God, his neighbour, and himselfe.

First against God by impiety and vngodlinesse. For the Vsurer wants the feare of God.

Leuit 25. 36.
Neh. 5. 9.

2 He disobeyeth the Commandements of GOD, straightly commanding free loane, and sharply forbidding vsury, and contemneth the threatnings of God denounced against the same.

Idem p. 270.

3 He sinnes by infidelity, in not beleeuing the gracious promises of God made to those who lend freely: for as *Chrysost.* hath well said *τονος αμετας εινους*, vsury is the offspring of infidelity.

Vsurers infidels.

4 By diffidence, ending commonly in prophanesse. For the Lord would haue our faith concerning spirituall blessings in heavenly things, to be excercised and confirmed by our affiance reposed in his goodnesse for temporall blessings in earthly things, as may begathered by the order of the fourth and fifth petitions of the Lords Prayer. — But the Vsurers whole endeouour is to settle himselfe and his estate as it were out of the gunshot of Gods prouidence: he will not deale by husbandry, or traffique because of the hazards whereunto eyther of both is subiect: that is to say, because of his diffidence in God, to whose prouidence he dare not trust his goods: and therefore he will make sure worke for himselfe, that he shall not neede to stand to Gods courtesie. The practise of vsury shall bee as a Tower of *Babel* vnto him, that whether GOD do blesse the traffique of men, or not, or whether it goe well or ill with Husbandrie, hee will bee sure both of his Principall and of his gaine. All is one to him, whether the Marchants gaine or loose, sinke or swimme, whether there bee Fammine or plenty faire.

Page 271.

The vsurers dare not trust to Gods prouidence.

Note.

E

weather

Ezech. 22. 22.

weather or foule, hee feareth no flouds In a word, his chiefe endeouour is, that in respect of worldly things hee may haue nothing to doe with God; and so at length of a faithlesse man hee becommeth also prophaine, hauing forgotten God, as for this sinne the Lord chargeth *Ierusalem*, neyther is God, I meane the true God in all his thoughts; for his god *Mammon* doth wholly possesse his heart.

Vsurers idolaters,

The Vsurer sinneth by Idolatrie. For seeing the roote of vsury is couetousnesse (which is the roote of all euill) it cannot bee denied; but that euery Vsurer is couetous; and euery couetous man is an idolater *Eph. 5. 5.* And a Seruant of *Mammon*, *Mat. 6. 24.* And therefore no true Seruant of the Lord, now you must remember, that for couetous persons and idolaters, there is no inheritance in Heauen.

Idem p. 232.

The Vsurer is both vniust & vncharitable,

Secondly, the Vsurer sinneth against his neighbour for whereas there are two duties especially to be practised towards our neighbour, that is to say, Iustice and Charity: Iustice, to giue euery man his owne, and Charity, not to seeke our owne but other mens profit Iustice: to do no wrong, Charity, to do good to all; vsury offendeth against both, as being both vniust and vncharitable. Which copulation is duely to be marked. For whereas some alledge, that vsury is not against Charity, when neyther the lender nor borrower is hurt thereby, it shall hereby appeare, that if at any time it may seeme not to be opposed to Charity as an hurtfull thing, yet it is alwayes opposed as an vniust and vnequall thing. For first, the generall Law both of Iustice and Charity is this, as you would that men should do to you, so do you to them likewise. But when you haue neede to borrow, you would that Men should lend you freely, and not impose Vsury vpon you: therefore in like case, when others would borrow of you in their

Note.

See the answer to object. 2.

their necessity, you ought to lend them freely, and not impose vsury vpon them.

Thirdly, the Vsurer sinneth against himselfe by desperate folly. For as euery notorious Malefactor may truly be said to cast away himselfe, and is guilty of selfe-murder, as it is said of *Korah* and his complices, *Num.* 16.38. so the Vsurer likewise pulleth vpon himselfe the fearefull iudgements of God, and is guilty of his owne ouerthrow. For the Lord hath threatned not onely the translation of their goods from them in this world, *Pro.* 28.8. but also, as touching the world to come, that they shall not dwell in the Mountaine of Gods holinesse (as may be gathered out of the 15 Psalme) but that they shall die the death, meaning therby the death of the soule.) and that you may know to whom the cause of the Vsurers damnation is to be imputed, it is added, and his blood shall be vpon him. And that is it which *Leo* saith, *Pænis pecunie, funis est animæ*, the gaine of vsury is the graue of the soule.

Idem p. 272.
The vsurer sinneth against himselfe.

Ezech. 18.13.

The 6. Testimony, Bishop Babington.

Here be great flies, and those be great men, that tyrannously rule, not shearing but shauing to the very skin, if they take not skin and all. And there be lesser flies, and those be Vsures, and other biting binders, who with their *Non erint vniversi*, make an vniversal ruine of many a mans estate, and doe fetch him in still with The condition of this obligation, that in the end his condition is wooll, and his heart breaketh with the bitter grieve of Be it knowne to all men: Surely these are cursed flies indeed, the suckers of our sap, the bibbers of our blood, the pinchers of our hearts, and the stingers and wringers of our very soules. The *Ægyptian* flies was nothing like vnto them, but yet you see was a great plague of God, sent to punish the sinnes of men. But let them remember that these flies of

Vpon Exo 1.
Ch.8.p.203.

Vsurers be cursed flies.

Ægypt had but a time; God sent them in wrath, and tooke them away in mercy, vpon intreatie. Some *Moses* or other shall stand vp, and the Lord shall send a strong West wind, to take these canker wormes away, and cast them into the red Sea, that in our coast they may torment no longer. *Amen.*

Item vpon the
Commande-
ments p. 69.
70.

If a man (saith the Law) borrow any thing of his neighbour, and it be hurt or else die, the owner of it not being by, he shall surely make it good. If it be an hired thing he shall not make it good, for it came for his hire. In which Law, if we well weighe it we may first see, that if we haue that thing which our neighbour would borrow, and we be able, without our hurt, well to spare it him, we are bound to do it, or else we sinne against this Law of GOD, and we euen steale from our brother, that which in right is his. For God would not euer haue made a Law for recompence of the lender, if his thing lent receiue any harme, vnlesse it had beene a necessary duty of loue to lend when we may: therefore this narrownesse of heart, and vnkind disposition, to grudge vnto any that good which by lending wee can possibly do him, it is hatefull in the eyes of God, and a plaine breach of this Commandement.

It is a neces-
sary duty of
loue to lend
when we may.

Secondly, in this Law, (as one hath very well noted,) wee may see a great light giuen to that hard controuerfie concerning vsury of money. For marke I pray you, how he saith in plaine termes, that if the thing were hired, and though it perished in the vse, yet should it not be made good by him which hired it, for it came for his hire. The money which Vsurers giue out, is hired as you know. Therefore if it were a thing that might be hired, you see the sentence of God, though it perished.

Secondly,

Secondly, marke againe how the Lord sayth, though a man lend of meere loue freely without any hire, yet shall his recompence be nothing more, then good will againe, vnlesse it die, or be hurt which he lendeth. Now money neyther dyeth, neyther commonly is any whit hurt, but returneth euery way as good as it came.

Thirdly, consider how the Law will haue an apparent hurt of the thing lent, or else it alloweth no recompence, but Vsurers wil haue consideration for likely losse: for, say they, If I had had my money, possibly I could haue gained thus much with it: yet are they not sure they could haue done it, for God could haue crossed their expectation, and being not sure that they could haue gained, it is not apparent that they haue bene hindred: but this Law of God prouideth in equity onely for apparent harme, and therefore nothing for them.

Usurers haue consideration for likely losse.

Fourthly, the equity of this Law is onely this, that good will be no loser, and therefore prouision is made for recompence, if the thing lent receiued hurt. But Vsurers will haue their good will, as they call it, certaine and an excessive gainer.

They will haue certaine gaine.

Fifthly, in this law of God, the borrower is respected, that he should haue helpe of his neyghbour, and not pay for it, vnlesse he hurt the thing which he borrowed, but vsury regardeth wholly the lender. Wherefore it seemeth that if this Law of God had euer any equity, this Vsury of money had euer plaine iniury, and that this kind of lending is voyd of loue, and therefore apparantly a breach of this Commandement.

Usury regardeth wholly the lender. Vsury plaine iniury voyd of loue.

CHAP. 4.

The iudgement of our most Learned and Orthodox-
al Diuines concerning vsury.

The first Testimony, Doctor Willet.

vpon Exodus,
P. 509.
vsury defined.

BEfore the seuerall poynts belonging to this question
can be discussed, first we must see what vsury is 1. *Plus
ex mutuo velle, quam mutuum sit, iniquum est*, to desire
more by lending then was lent is wicked, *Caetan.* 2. *Vsura
est lucrum quod accipitur, solius mutuationis causa.* Vsury is
a gaine, which is taken onely for lending. *Vrsinus.* *Quic-
quid lucri, prater sortem datur*, what gaine soeuer was
giuen beside the principall: whereupon it is called in the
Hebrew *Tarbish*, that is, encrease of the multiplying. *Cal-
uin.* 3. After the same manner was vsury defined in former
times; as *Carthag.* 3. c. 16. *Nullus clericorum amplius acci-
piat, quam cuiquam accommodauit*, that none of the cleargy
should receiue more then he hath lent. *Augustine* thus de-
scribeth an vsurer, *Si plus quam dedisti, expeltas accipere, fe-
uerator es*; if thou looke to receiue more, then thou hast gi-
uen, thou art an Vsurer.

That this kind of vsury is vterly vnlawfull, and not to
be practised among Christians, it shall appeare by these rea-
sons.

Vsury condem-
ned.
vnlawfull to
the Iews.

First, the Hebrews were forbidden to take any vsury at
all of their brethren; of the Gentiles they might; but now
diruta est maceries, the wall of partition is taken away,
there is neither Iew nor Gentile, but all are one in Christ.
Caluin.

Of it selfe
hurtfull.

Secondly, *Vsura ex suo genere nocina est*, Vsury euen of it
selfe is hurtfull, because it is called *Nesheh*, biting, *Caetan.*
And the law of nature teacheth: that we should not doe
that to another, which we would not haue offered to our
selues.

Third-

Thirdly, vsury was detestable among the Heathen, Detestable among the Heathen. much more odious ought it to be among Christians: as *Cato* being asked what it was to play the Vsurer, answered, *Idem quod occidere*; all one, as to kill: and further hee said, that in former time, they vsed to punish a theefe but in two fold, an Vsurer in foure fold: *Caluine.*

Fourthly, vsury is against the first institution of money, Against the first institution of money. *Pecunia inuenta est, &c.* Money was inuenta, and found out, that thereby things necessary for the maintenance of this like might bee provided: but now it is peruered and abused to couetousnesse, that money may encrease money.

Fifthly, the Scripture absolutely condemneth vsury Vsury against Scripture. *Pf. 15. 5. Ezech. 18. 17.* And *Chrysostome* sayth, *Vsurarius super omnes mercatores maledictus*, the Vsurer is accursed beyond all Merchants and trading men. And hee further vseth this comparison, like as when one sifteth Wheate or any other graine in a sieue, all the graine by little and little slippeth thorow, and so, *Solum stercus remanet in cribro*, onely the soile and durt remaineth in the sieue: so of all the substance and ill gotten goods of Vsurers, *Nihil remanet prater pecuniam*, nothing remaineth beside sinne, &c. Hom 38. sup. Math. Vsurers accursed. An excellent comparison.

If it be Objected, that God permitted the Hebrewes to take vsury of the Gentiles, therefore it was not simply vnlawfull: to this it may bee Answered, Object. Answer. that they were those seuen Nations of the *Canaanites*, of whom they might take vsury, which Nations they were commanded to destroy: and so by this meanes they might weaken their estate, and empouerish them: whereupon *Ambrose* inferreth, *Ab hoc usuram exige, quem non sit crimen occidere.* Exact vsury of him,

Obiection;
P. 511, 112.

him, whom it is not vnlawfull to kill.

But Dr. *Willet* hath certaine considerations, which make the receiuing of some gaine by the loane of money, not vnlawfull.

Answer.

Obserue his considerations dilligently, and thou wilt vtterly dislike thy vsurious practises.

First, if thou lend thy money vpon vsury, thou must not be such a one as maketh it thy trade to liue by letting of money.

Secondly, thou must not lend money vpon vsury to those of the poorer sort: for to such it is simply forbidden to lend vpon vsury, *Exod. 22, 25*, and that which he allowes, is properly no vsury, (as he sayth:) but rather a gratuity, that he which hath gained by anothers money, should, to shew his thankfull mind, make him, which was the occasion thereof, a reasonable partaker of his gaine, *Gratitudo animi lege naturali mandatur*: this gratitude and thankfulnesse of mind is commanded euen by the law of nature.

Thirdly, the interest which thou receiuest must be moderate not excessive.

Fourthly, this consideration which thou receiuest for the loane of money, must not be *ex pacto*, it must not be agreed vpon by any certaine compact or couenant: as the words here are, *lo testm un, non imponetis ei*: you shall not impose or lay vpon him vsury. It is not lawfull to couenant with a man certainly to pay so much; he may loose by vsing the money, he may be in hazzard also of the principall; for the lender then to receiue a certaine gaine, where the borrower is a certaine loser were not iust. Such indifferency must be vsed, as that the borrower be contented, as to be made partaker of the gaine, that commeth by his money, so also proportionably to beare part of the losse.

Note.

What say you
to these vsu-
rers.

The second Testimony, Dr. *Smith*.

In *Willet*
vpon *Levit.*
p. 625.

This is the full definition of vsury: *Quando aliquis accedit usus rei gratia interposita pactione*: When as any thing

things commeth for the vse of money aboue the principall, vsury defined, by way of contract, or compiet: for so it is sayd in the law *lo resimur, non impones*, Thou shalt not put vpon him vsury.

That opinion which condemneth all vsury, is ground- vsury condem-
ded vpon euident testimonies of Scripture, *Pf. 15. 5. Pro. ned.*
28. 8. *Ezek. 18. 13. 17. & 22. 12.* and these places haue 1 By Scripture
somewhat in them more generall, then to be restrained
to the poore: as that in *Ezek. 22. 12* In thee haue they
taken gifts to shed blood, in thee haue they taken vsu-
ry and encrease, and thou hast greedily gained of thy
neighbour by extortion: these kinds of oppression may
be committed as well against the rich as poore, though
more against these then the other.

The second Argument against vsury, is, from the decrees, 2 Argu.
of counsels, and testimony of Fathers, which generally
forbid all vsury. *vide locum.*

It is answered to these, and the like testimonies, that the Obiect.
Fathers speake against cruell and vnconscionable vsury: Idem p. 627.
Quæ omnibus seculis plus satis obtinuit, which preuailed
too much in euery age.

But surely they condemne all vsury whatsoever: as *Answ.*
Augustine sayth, *Si plus quam dedisti expectas accipere, fe-* in 1 f 36. con. 3.
nerator es: if thou expect to receiue more then thou ga-
nest, thou art an vsurer. And *Bernard* sayth, *quid est vsu-*
ra? venenum patrimonij: quid est usura legalis? lairo pre-
dicens quid intendit, what is vsury? the poyson of ones
patrimony: what is legall vsury? a thiefe foreshewing
what he intendeth; *inter præcept. familiar.*

The third generall Argument against vsury is, from 3 Argu.
naturall reason: as *Aristotle* thus reasoneth against
it.

First, from the vnprofitablenesse of it: for he that is rich *παιδαγωγὸς ἀπο-*
in money, may oftentimes want necessary food. *φύσας τὴν ἀνά-*
γκαν τοῦ σώ-

F

Second- Point. I. c. 9.

universis in
universis ibid.

Secondly, from the infinitenesse of the desire of money: all men that are desirous of money, doe encrease it infinitely, whereas every laudable act, hath a certaine and determinate end.

Thirdly, they peruert the end for the which money was appoynted, which was for commutation, and to be a meane to the end: but they make money it selfe the end.

Fourthly, the manner of the gaine sheweth it to bee unnaturall: for it is according to nature to reape profit from the fruits of the earth, or from Cattell: but it is against nature to reape gaine from men, from one another: and whenas money begetteth money; whereof vsury hath the name *usury*, of begetting.

Obiect.

Ans.

To these reasons some answer, That although money be barren of it selfe, yet by money one may purchase grounds which will bring him fruit: But still the argument is good for originally this encrease commeth out of money by mans industry: and so by two things not apt to bring fruit, gaine is had: by men, and money: and besides this answer ierues not, but onely for profitable vsury: but where one taketh vp money to supply his want, and necessity, there ariseth no such fruit.

The third Testimony, Dr. Williams.

The true
Church. p. 438.

Vsurers vnjust
against all laws
1 Of nature.

2 Of Moses.
Luke 6.35.

3. Of grace.

THat you may perceiue and vnderstand, how odious and how detestable this biting theft is, I beseech you to consider. First, how vnjust he is, especially in these two things: 1 In selling that which he oweth vnto the poore, for the law of nature tels thee, that he which hath, should lend and helpe him which hath not, as we see the floud, finding the empriness of a poole, will not passe vntill it fills it; the Law of *Moses* bids the same thing; and the law of grace confirms it, saying, *Doe good and lend hoping for nothing againe*: and yet the couetous man sels that which God commands him to giue: and he lets that for
vse

vse which the Lord inioyneth him to lend for loue.

2 In eating that which he neuer laboured for; for the Lord sayd, *In the sweat of thy face thou shalt ease thy Bread*: but the Vsurer eateth the labour of other men, and for the vse of his money he vseth to get vineyards which hee planted not, Houses that hee builded not, and many other things that he neuer laboured for.

The vsurer eateth what hee neuer laboured for.

Secondly, how cruell he is; because he eateth and drinketh that with ioy and laughter, which the poore man hath gotten with grieve and teares.

Hee is most cruell.

Thirdly, how for his theft hee transcends all other kind of Theeues whatsoever: for as there is not a more effectuall plague to hurt a man then a familiar enemy: so the Vsurers, being domesticall foes, they doe impouerish and disinherit more men then any other Theeues can doe; because other Theeues steale secretly and in the night time, but the Vsurers follow their trade manifestly, though cunningly, day and night: and therefore, when the Romanes enioyned other Theeues to make double restitution for their theft, they compelled the Vsurers to restore fourefold for their transgression.

Hee is the worst of all Theeues.

Fourthly, how fearefull is the punishment of such theft; because, as they haue spoiled others, so they shall be spoyled themselves; and their spoyle will bee the greater: because that as the Dog, snatcheth the Bread out of the Childrens hands, snatcheth the hand withall; so Vsurers, seeking the wealth of the poore, are thereby become the vtter ruine of the poore; and therefore their wealth shall be soone taken from them.

The punishment of vsurers.

In this world

Idemp. 439.

2 As they haue punished the poore on Earth more then many others, so their punishment in Hell shall be greater then most sinners.

In Hell.

And in this there infernall punishment, it is obserued that the vsurers and their children shall perpetually curse each other, the father saying, *curfed art thou, O sonne, because that for thy sake I am tormented in this flame*; for I

How the vsurers and their children doe curse one another euersingly in hell.

became an vsurer, lest I should leaue thee a begger; I gathered wealth, that thou shouldest not be poore, and I was contented to be poore in grace, that thou mightest be rich in goods; and therefore I am now poore in all things, but in torments. And the sonne, on the other side, saying vnto his father, nay, rather cursed art thou, O father, *Quia nisi male congregasses mihi diuitias, non male congregatas conseruassess*; because thou gatherest thy wealth with iniquity, and ledest them vnto me with a curse, which hath consumed them and destroyed my soule.

The forme of
an absolution
which Antonius
vied to an
vsurer.

That Seraphicall Doctor *Antoninus*, Arch-bishop of *Florence*, after he had heard the confession of a wretched Vsurer, gaue him no other absolution than, *Deus miseratur tui, si vult, et condonet tibi peccata tua, quod non credo: et perducatur te in vitam eternam, quod est impossibile*: God be mercifull vnto thee, if he please; and forgieue thee thy sinnes, which I doe not beleue; and bring thee to eternall life, which is vnpossible: that is, *Rebus sic stantibus*, if God doth not wonderfully worke a strange conuersion in his heart, and the Lord himseife threatneth, that he which robbeth or giueth to vsury, and receiueth the increase into his bags, he shall dye the death, and his blood shall be vpon him.

The fourth Testimony, Dr. Sutton.

Lectures vpon
Rom. 1. p. 196.
vsurers excuse
their sinnes.
p. 476.

THere is no sinne, be it neuer so prodigious and foule but his master hath some plea for it, and some reason to vphold it. Some haue Scripture, as couetousnesse hath *1 Tim. 5. 8.* Vury hath, *Dent. 23. 20.* Vnto a stranger thou mayst lend thy money vpon vsury, though not to thy brother.

Many perswade themselves that they haue lawfull callings when they haue none; such as liue by vlury, carding, dicing, playing, these haue neyther the Author, God, nor the end, the common good.

No calling is lawfull, when the action pleaseth not God, as 1 Cor. 10. 31. By this I hope some will learne at last to giue ouer their calling, whereby they bring not honour, but dishonour vnto God: those that liue vpon vsury, by dicing-Houses, by penning and acting of Playes, let them all remember this, mine heart trembles to thinke, what calling these men haue, my Soule wonders how they glorifie God in them, I maruell how these make for a publicke good: How God is honoured, a kingdome bettered, the common good promoted by them. I know not, I beleue not.

Idem p. 477
Vsurers haue
no lawfull cal-
ling.

The fifth Testimony Mr. Wilkinson.

Let those who plead this cause consider, that God dispenceth with no vsury, when *Nesheh* the biting: and *Tarbish*, which they call the toothlesse vsury are both condemned. *Ezek.* 18. 8. 13. That the lender, for eight or nine in the hundred, deales not as he would be dealt withall, for he himselfe would neyther giue eight, nor nine, nor two, if hee could borrow freely; and the rule of louers, to doe to all men as we would they should do to vs; *Mat.* 7. 12. Let them consider how vsury is cried downe, among other oppressions *Neh.* 5. & *Psa.* 15. 5. How it is condemned by the Councell of *Nice* in Clergy men, as a matter of filthy lucre, (if filthy lucre in Ministers, then no righteous dealing in others.) how it hath beene the vtter ruine of many thousands in our Nation; how in the Church of Rome at this day), all Vsurers are excommunicated monthly; how no man of note in all antiquity *Jewes* and *Manichees* excepted) none I say of honesty and learning; for fiftene hundred yeeres after Christ hath euer vndertaken the defence thereof: wherefore as *Ioash* sometimes sayd to the men of *Hophra*, when they stood for *Baal* against *Gideon*, Will you contend for *Baal*? let him plead his owne cause: so say I to the patrons

Debtbooke p.
61. 62.
All vsury for-
bidden.
Vsurers do not
as they would
be don vnto.

Vsury the
ruine of thou-
sands.

No honest learn-
ed men defend-
ed vsury for
fiftene hun-
dred yeeres af-
ter Christ.

of vsury; will you contend for Mammon? let him plead his owne cause.

The sixt Testimony, Mr. Smith.

VSurry is vnlawfull, for:

First, It is against the law of charity because cha-
 rity, biddeth vs to giue euery man his owne, and to re-
 quire no more then our owne: but vsury requireth more
 then her owne, and giues not to other their owne. Charity
 reioyceth to communicate her goods to other, and vsury
 reioyceth to gather other mens goods to her selfe.

Secondly, it is against the law of nations, for euery nati-
 on hath some law against vsury, and some restraint against
 vsurers.

Thirdly, it is against the law of nature, that is the natu-
 rall compassion which should be among men: the rich
 should distribute and doe good.

Fourthly, it is against the Law of God. *Exod. 22. Lev. 25. 36. Deut. 23. 19.*

Gainē makes
 vsury lawfull.

Note.



Some thinke that vsury is lawfull, because it is gainefull
 as *Saul* thought that the idolaters beasts should not be
 killed, because they were fat: But as he was commanded
 to kill the fat beasts, as well as the leane, so we are com-
 manded to kill fat sins, as well as leane sins: gainefull sins
 as well as prodigall sinnes.

The 7. Testimony, Mr. Wheatly.

Caution for the
 couetous.

P. 71.

Vsury a noto-
 rious iniustice.
 3 sorts of bor-
 rowers.

VSurry is a notorious iniustice: when a man makes a
 gainē offending, and binds the party borrowing, with-
 out consideration of his gaines or losses, to repay the prin-
 cipall with aduantage. For whereas there be three sorts of
 men that vse to borrow, either poore men, whom necessity
 driues to it, or vnthrifts, whom prodigality driues to it;
 or sufficient men, that hope to make a commodity of it: it
 is apparent by the confession euen of those that would
 seeme to say somewhat for this vsury, (as if it were not a
 needy

finne simply that it is wicked to lend on Vse to the poore needy borrower, for God hath flatly commanded to lend vnto him freely. And for the vnthrift, it is also certaine that he should not be lent to at all; for that is to feede his issue with ill humors, and to put a Sword into his hand wherewith to destroy himselfe: and thus the Vsurers most accustomed and greatest gaines are cut of. Now for the third kind of men, of them to exact gaine vnconditionally, not respecting their loosing or getting, is altogether against the Law of Charity, and equity both for the light of nature will not suffer any to deny this principle of Equity, that he which will haue part in wealth, must also haue part in woes; and he that will diuide the sweet, must also diuide the sower: he that will take of the good successe, must also take of the bad. And the light of Religion will not suffer him that hath any of it, to deny this principle of Charity; that Christians must serue one another in loue, and not themselves alone in selfe-loue: both which principles are directly contrary to the very trade of the Vsurer; for he makes sure for himselfe to haue a part onely and infalliably in the profit, and therefore serues himselfe alone, and not also his brother: and for this cause the Vsurer is set among those that cannot come to dwell in the Mountaine of God: which hee should not be, were he not vniust. So then the Vsurer, whether he do it plainely, or vnderhand, as men haue a thousand policies to couer their sinne in this respect, must vndergoe the imputation of liuing by wrong and iniurie.

Vsurers gaine most by vn-thrifts.

The Vsurer serues himselfe alone, not also his brother.

The eight Testimony Mr. Dod.

IN the same colourable theft is that common sinne of Vsury, which is of euill report, and hurtfull effect amongst men, and is forbidden of God in the Law and Prophets. It is euident in *Leuit. 25. 35. 36.* That the feare of God, and a louing and mercifull regard of

The causes of vsury.
I Want of Gods feare.

our

2 Loue to our
brethren.

Vsury not a
calling appoin-
ted of God.

our brothers life, be the preseruatiues to keepe men from this Vsury : therefore the practise hereof doth grow from the want of the feare of God , and of compassion to our poore brother. Adde hereunto , that vsury is not a calling appointed of God , but a humane inuention, deuised by worldly men to gaine filthy lucre to themselves, whereby they liue of the sweat of other mens brows, and doe many times adde affliction to the afflicted , and build vp themselves in the ruines of their poore neyghbours, whom they ought freely to support.

The ninth Testimony, Mr. Bolton.

Discourse of
true happines.
p. 55.
All vsury con-
demned.

Vsury condem-
ned by the
best Diuines.
Idem p. 183.

It is a fretting
canker.

Note.

OVt of the widenes of the consciences of wicked men, proceed much mincing and excusing, many interpretations, fauourable constructions and distinctions of sinne. As for example, that vsury is of two sorts, biting and toothlesse ; when all kind of vsury is pestilent, and most certainly damned in the booke of God.

Ministers may tell the mercilesse vsurer that he is infamously guilty of that sinne, of which a conuerted Iew, an honest Heathen, a tolerable Turke, would be ashamed and remorsefull: stigmatized by ioynt-consent of charitable hearts, and strongest current of best Diuinity, with a brand of extraordinary hatefulnessse, hard-heartednesse and cruelty: which at this day doth shrewdly snake the strong sinews of this great Kingdome, like a fretting canker, with a plausible inuisible consumption, doth daily waste the states, sucke the blood, and eat the liues of many poore distressed ones in this Land, fills townes and Cities with vnprofitable persons, and the country with miseries and inhumanities. Nay, and let carnall reason, conetous humours, supercilious, obstinate imperiousnesse fret, and contradict, rage, and reclaime as long as they will; to set aside prouocation of Gods plagues, and consideration of piety; euen in the sense of nature, and morall conscience, it casts

an aspersion of inexpiable shame and dishonour vpon the ancient glory of this incomparable City. It is very strange that such ravenous Harpies and vñurious Vultures, (for so even Paganisme stiled them by the light of reason,) should audaciously roust especially on high, in the Eagles nest, this Imperiall groue and Seat of Majesty.

vñurers be
Harpies and
vñurers.

The tenth Testimony, Mr. Adams.

THE Vsurer is a priuate theefe like *Indas*, and for the bag like *Indas*, which he steales from Christ like *Indas*, or rather from Christians, that haue more need, and therefore worse then *Indas*. This is a man made out of waxe: His *Pater noster* is a pawne: his Creed, is the condition of this obligation: his Religion is all religation: a binding of others to himselfe: of himselfe to the Deuill, ——— infinite colours, mitigations, euasions, distinctions are inuented, to countenance on earth, heauen-exploded vsury: God shall then frustrate all, when he powers his wrath on the naked conscience. God sayth, *Thou shalt not take vsury*. God now study paintings, excuses apologies, dispute the matter with God: hell fire shall decide the question.

Adams workes
p. 55-
The vsurer
like to ludas-

Note.

If Vsurers will not restore by themselves, they shall by their posterity. For as *Pliny* writes of the Wolfe, that it brings forth blind Whelpes: so the vsurer lightly begets blind children, that cannot see to keepe what their fathers left. But when the father is gone to hell for gathering, the sonne often followes for scattering. But God is iust. A good man leaueth his inheritance to his childrens children: and the wealth of the sinner is laid vp for the iust.

Idem p. 120.
vsurers shall
restore by
their posterity

An vsurer is knowne by his very lookes often, by his speeches commonly, by his actions euer: he hath a leane cheeke, a meager body, as if he were fed at the Diuels

Idem p. 454d
The vsurer
knowne by his
lookes,

allowance : his eyes are almost sunke to the backside of his head with admiration of money. His eares are set to tell the clocke; his whole carcasle a meere Anatomy. Some Vsurers Haue fatter carcasles, and can find in their hearts to lard their flesh: but a common meagernesse is vpon all their consciences. *Fœnus pecunia, funus anime.*

Nature hath set a pitch or terme in all inferiour things, when they shall cease to increase. Old Cattell breed no longer: doted trees deny fruit; the tired earth becomes barren; onely the Vsurers money, the longer it breeds the lustier; and a hundred pounds put out twenty yeares since, is a grandmother of two or three hundred children; pretty striplings, able to beget their mother againe in a short time.

Note.

E Ach man to heauen his hands for blessing reares;
 Onely the Vsurer needs not say his prayers.
 Blow the Winde East or West, plenty or dearth,
 Sicknesse or health, sit on the face of Earth,
 He cares not: Time will bring his money in:
 Each day augments his treasure and his sin.
 Be the day red or blacke in Calender,
 Common, or holy, fits the Vsurer.
 He starues his Carcasle, and true money flane,
 Goes with full chests and thin cheekes to his grane.

Idem p. 455.

The Vsurer shrinkes vp his guts with a staruing dyet, as with knot-grasse: and puts his stomacke into his purse. He sels time to his customers, his food to his cofers, his body to languishment, his soule to Satan.

The eleuenth Testimony, Mr. Perkins.

vpon Com. 8.
 vsury defined.

Vsurry is a gaine exacted by couenant, aboue the principall, onely in lieu, and recompence of the lending of it.

Vsurry

vsury being considered as it is thus described, is quite contrary to Gods Word, and may very fitly be tearmed byting lucre. *Exod. 22, 14, 15. Ezek. 18, 8. 2. Cor. 8, 13.*

The twelfth Testimony Mr. Fenton.

Let every one who desireth to resolute his conscience for this matter by Scripture (the onely true ground of a Christian resolution) let him consider, I say, how neyther vsury nor interest, biting vsury nor increase is ever once named in the Booke of God, but it is condemned; condemned amongst such abominations as bring a curse in stead of a blessing: an eternall curse vpon the Soule of the Vsurer, and a temporall curse vpon his wealth and posterity.

Treatise of vsury p. 48.

Vsury condemned in Gods Booke.

Let some of these tender consciences, who are so vrgent to call for warrant out of the booke of God, for euery ceremony and matter of forme in the Church, seeke a warrant for this their practice, which so neerely concerneth them; and let them seeke it at the Oracle of God who hath not left it, as he hath many other things, eyther to the discretion of the Church, or wildome of common-wealths, but hath vouchsafed to determine it in his owne booke to our hands: to let downe an expresse Law against it in *Exodus*: to renew and reuiue that Law againe and againe in *Leuit.* And *Duter*: to ratifie and confirme it with no other words then himselfe vied at the publishing of the whole Morall Law; to specifie the onely limitation which he meant to tolerate for a time; to adde the promise of blessing to the keepers of this Law: and to denuonce such fearefull iudgements against the transgressors of the same: vpon their wealth and posterity in this world, vpon their owne soules in the world to come.

Is it not a shame for me to deny kneeling at the Communion, and to be profest Vsurers.

The Vsurer hath great gaine and certaine: sometimes out of little gaine: sometimes out of no gaine: sometimes out of losse; alwayes out of vncertainties, alwayes

Idemp. 101.
Vsurers haue certaine gaine out of out losses, &c.

out of labour and paines, out of care and cost, out of hazard and perill to the borrower. Commeth all this on Gods Name?

Idem p 142,
No writer defended vsury
for fiftene
hundred yeeres
after Christ.

Note.

There was neuer any Church or Churchman, carrying the name of a Christian, who hath defended in writing any branch of vsury, for the space of fiftene hundred yeeres after Christ. Neyther was this for want of occasion giuen; for it hath beene both praſed and written againſt in all ages. Neyther can we with modeſtie impute it to the ignorance of the Church: for as ſhe is acknowledged to be moſt Eagle-eyed in the time of her purity; ſo when ſhe was ouerſhadowed with ſuperſtition, her writers in caſes of conſcience, for matters of morality were moſt exact: as by their ſchoole Diuinity is euident to be ſeene. Yet where ſhall we find any one, for ſo many ages of the Church, who could euer deuise a diſtinction to ſaue an vſurers ſoule.

Mr. Fentons
Treatiſe of
vsury ii able to
ſatiſſie thoſe
that be not
deſperately
minded.

He that deſires to be fully ſatiſſied concerning the vnlawfulneſſe of vsury, by Scriptures, Fathers, the latter times of ignorance: by the teſtimonies of the Church aſſembled in Councils, by the teſtimony of Diuines in reformed Churches, by the teſtimonies of Philoſophers, Hiſtorians, by the three Lawes, 1 Canon, 2 Ciuill, 3 Common: by ſtrong and conuincing arguments: finally, he that deſires to haue thoſe motiues answered, which perſwade ſome to the lawfulneſſe of vsury, let him read with diligence the learned Treatiſe of vsury, written by Mr. Fenton, read his Treatiſe with a ſingle eye, iudge of what thou reaदेſt without affection: and conforme thy affection to right iudgement.

The thirteenth Teſtimony Mr. Rogers, of Weathersfield.

7 Treatiſes vpon
8 Common
dement.
vsury vnlawfull

THeſe being the moſt vſuall kinds of contracts, do ſhew the nature of the reſt, which are in vſe among men, and doe leaue no place to that oppreſſion in the world,
cal.

called vsury, or any other such seeking of mens private profit in their dealings, without regard of the common benefit of both: that is, when both parties are not provided for, to their contentation and satisfying according to equity, and to the meaning and prouision made by God in that behalfe: which is, that the one without the other should not be benefited or enriched; but the one to haue care and consideration of the other, and the Common-wealth of both (as I haue sayd) respected which if it were regarded betwixt both parties, could in no wise be iustly complayned of: neyther is such dealing of the nature and kind of vsury, whether it be in hiring and letting, or in any other kind of contract whatsoener; but that common dealing for 10 in the hundred, or 9, or 8, or any such like, which is without due consideration of the Common-wealth, and vpholding of both, is vtterly to be condemned.

Regard had of both parties is no vsury-

Which if it be well and duely considered, will soone answer all conscionable men, about the question of vsury and oppression, that there can be no vse of them in the Church of God, nor the Christian Common-wealth: the Law-maker hauing sayd of both, as of witchcraft and Idolatry, there shall be none such in Israel, that is, among Gods people. And as for teaching others their duty, (especially in money matters) who haue not giuen themselues in full resolution to be guided by Gods Word, Preachers may sooner weare their tongues to the stumps, then they may preuaile with them.

No vse of vsury in Church or Common-wealth,

Why Preachers preuaile not with vsurers.

If thou desirest the iudgement of other diuines, besides these before mentioned; read, Mr. Bayne, his directions to a godly life, p. 172. Mr. Philips, vpon *Math. 4.* p. 198. Mr. Dyke, vpon Repentance, p. 143, 144. Dr. Sclater, vpon the *2 Thes.* p. 277. Mr. Robrough, Balme from *Gilead*, p. 35, 176, 225, 285, 320, 325. 432. D. Preston, Remedy against couetousnesse, p. 33. M. Wilson, Theologicall rules for the vnderstanding of holy Scriptures, p. 70.

and in his mysticall cases and secrets of Diuinity, p. 180. Mr. *Brinsley*, in the third rule and watch of life, p. 97. Mr. *Rogers* of *Dedham*, Treatise of loue, p. 235, 236. Dr. *Web*, on Augurs prayer, p. 323, 147. read also the 3^d. part of the Homily, against the perill of Idolatry, p. 70. where vsury is ranked with grosse sins, and condemned for vniust gaine. Read the 2^d. part of the Sermon or Homily for Rogation-weeke, p. 225. where vsurers are said to haue their goods of the diuell, to be worshipers of the diuell, to kneele downe to the diuell at his bidding. See also Mr. *Scudder* vpon the Lords Prayer, p. 276.

M. Fenton,
of vsury. p. 2.
Vsury is not easily
perswaded
to leaue their
sinne.

It is now time to draw to the conclusion; it hath beene obserued by wise men, that vsurers will not easily be perswaded to forsake their sinne; their gaine of Vsury is a sweet gaine, without labour, without cost, without perill; let it be granted that they will not forsake this so pleasant, and so profitable a sin; yet by these Testimonys, they may be conuincied in their iudgements, of the vnlawfulnessse of vsury; and so they shall be made without excuse at the last day, when Christ shall come in flaming fire with his mighty Angels to render vengeance to all disobedient persons.

Idem p. 77.
The iudgement of these
reuerend Diuines should
make the vsurers to question
their trade.

As for you that make a trade of vsury, if you shall thinke your iudgements to be of such waight, that all these together be not able to cast the scale against you, yet I hope they will so much moue you, as to bring the ballance to a suspence, that you will thinke vsury very questionable at the least; and if it be questionable, then it is vnlawfull to be done. But if all these reuerend Bishops and learned Diuines, will not so moue your vnderstanding, to make it questionable; then I will say no more, and I can say no lesse, but that you Vsurers thinke that you know somewhat. And then S. *Paul* maketh vp the rest, that you know nothing as yee ought to know it.

1 Cor. 8. 2.

To him who knoweth vsury to be a sinne, it is a sinne, because he knoweth it. To him that doubteth, it is likewise

a sinne, because he doubteth. And to the rest it is a sinne of ignorance, but of affected ignorance: whose eyes are blinded eyther with pride, because they would be singular; or with lucre and gaine, because they would not disturb their consciences by examining or discovering that sinne wherein they haue so sweetly slept, and doe still repose themselues. But such ignorance doth neyther excuse nor extenuate the fault, but rather agrauate the same, because it is wilfull.

Vsury a sinne of affected ignorance.

CHAP. 5.

Similitudes to which vsurers, and vsurie are resembled.

V Sury is a thriving occupation. Vsury is like that Persian tree, that at the same time buds, blossomes, and beares fruit. The moneys of interest are euer more some ripe for the Trunke, others drawing to maturity, the rest in the flowre approaching, all in the bud of hope. But the vsurer is mad; for his sinne at once buds, blossomes, and brings forth the fruit of vengeance. Euery Bond he takes of others, enters him into a new obligation to Satan: as he hopes his debtors will keepe day with him, the diuell expects no lesse of himselfe. Euery forfeit he takes scores vp a new debt to Lucifer; and euery mortgag'd land he seizeth on, enlargeth his dominion in hell.

Vsury like the Persian tree. Adams workes P. 503.

Vsurers mad.

Money lent vpon vsury to a poore man to supply his need, may not vnfitly be compared to a peece of new cloth sowed vpon an old garment; for that, although it couer the rent for a time, and seemeth to haue mended the garment, yet after a while, the new cloth fretteth the old, and bringeth away a part of it, and so maketh the rent much worse.

Vsury like new cloth vpon an old garment. Bb Downam Pl. 15. p. 206.

Though the vsurers sometimes doe vaunt, how kindly they deale with their debtors, in forbearing them from

Idem p. 254. Note.

yeare

The Vsurer
compared to
the greedy
Cat.

yeere to yeere : yet the truth is, the longer they forbear, the greater is their gaine, and though they deferre the borrowers misery, yet in deferring it, they do increase it : and therefore by some are not vnfitly compared to the greedy Cat, which though for a while she plaith with the silly Mouse, yet in the end she will bee sure to deuoure it.

Vsurers money
like the biting
of the
Aspe.

The Vsurers money is like the biting of the Aspe, for euen as he which is bitten of the Aspe, goeth to sleepe, as if he were delighted, and through the pleasantnesse of his sleepe dieth ; so he which borroweth vpon vsury is delighted for a time as one that had receiued a good turne ; and so through the pleasure of the imagined benefit hee doth not perceiue how he is taken captiue. For euen as the poyson of the Aspe, secrety conueying it selfe into all the members, corrupteth the whole body : so vsury dispersing it selfe through all the borrowers goods, conuerteth them into debt. And euen as leauen which is put into meale, infecteth the whole lumpe, and drawing it to it selfe, turneth it into the nature of leauen : so when vsury entreth into any mans House, it draweth all his substance vnto it, and turneth it into debt.

Vsury disper-
ceeth it selfe
through all the
borrowers
goods.

It is like lea-
uen.

Apud Chri^{ost}.
3. Homil 12. in
fine.

Bb. Downam

Pl 15. p. 258.

Vsurers drones

Vsura est quæstus

tuus a segnitie :

es.

Vsury is gaine-

full idlenesse.

The Philosopher matcheth the Vsurer with the baud : and to the same purpose obserue the coherence, *Dentier*. 23. 18. 19. It is a wonder therefore, that in the hieue as it were of the Common-weath, such drones are suffered, which liue of the sweat, yea blood of other men : who out of other mens labour attaine ease, out of other mens hazard gaine security, out of other mens losse reape gaine.

Similes.

In decalog.

Luther sayth, an Vsurer is a blood-sucker of the people : and as a Worme in an Apple or Nut consumeth all that is within : so an Vsurer deuoureth the substance of the City by wonderfull and secrete meanes.

The

The Vsurer, whose trafficke and trade it is to make men miserable, and to raise his gaine out of other mens aduersity, hee is saith *Chrysostome*, *Quasi manum suscipiens et in naufragium impellens*. As a man taking one by the hand to pull out of the water, but kicking him backe againe to the Shipwracke of his substance, and of himselfe, which is a rude and a barbarous part in any, to hurt infallibly, whom hee pretends to helpe. This is one of the bitter Potions which the world reacheth forth to ouer-purchasers, and ouer-traders, which they are forced to drinke to the very dregges, when they cannot bee content to walke within their compasse. As a man cannot touch Pitch but bee defiled therewith: so hee cannot deale with vsury without detriment, *ipso facto*, the first moment.

Mr. Wilkin-
son Debt booke p.
99.

The Vsurer
hurts those
whom hee
pretends to
helpe.

Note.

When the Vsurer saith that he lendeth for compassion, he meaneth for compassion of himselfe, that hee may gaine by his pitty. The Vsurer loueth the borrower, as the Iuyce loueth the Oke; the Iuyce loueth the Oke to grow by it, so the Vsurer loueth the borrower, to grow rich by him. The Iuyce claspeth to the Oke like a louer, but it claspeth out all the Iuyce and sap, that the Oke cannot thriue after: So the vsurer lendeth like a friend, but he couenanteth like an enemy, for he claspeth the borrower with such bands, that euer after he diminisheth, as fast as the vsurer encreaseth.

Mr. Smith.
1 Sermon vp-
on vsury.
The Vsurer
like the Iuyce.

The Vsurer is like a Butlers box: for as all the counters at last come to the Butler: so all the money at last commeth to the vsurer, ten after ten, and ten after ten, and ten to ten, till at last he receiue not onely ten for an hundred, but an hundred for ten. This is the only difference, that the Butler can receiue no more then he deliuereth: but the Vsurer receiueth more then he deliuereth.

The Vsurer
like a Butlers
box.

Idem.

He is like a Moath; euen as a Moath eateth a hole in Cloth, so Vsury eateth a hole in silver.

Like a Moath.

Adams works
p. 1058.

Vsury a sharpe
thorne.

Note,

An vsurer
worse then all
sinners.

Worse then a
Theefe.

Then Hell.

Then a Iew.

Then death.

Worse then
Iudas.

N. xkbrooke
poore mans
garden f 270.

Idem p. 2706.

An Vsurer like
a Pigge.

Vsurers like
the Worme in
timber.

Powells posit.
of vsury p 48.

The gentlest vsury is a most sharpe thorne, and pricks the sides of the Country till the blood followes. An Vsurer with his money, is like a man that hath no worke of his owne, yet keepes a seruant to let out : and takes not onely hire of others for his daily labour, but chardgeth him to steale somewhat besides, and neuer to returne home empty.

An Vsurer is worse then all sinners, he is worse then a Theefe : a Theefe robbeth but in the night, but the Vsurer robbeth day and night.

He is worse then Hell ; for in Hell onely the wicked shall be punished : but the Vsurer punisheth ; and spoileth both good and bad and spareth neyther holy nor vnholly.

He is worse then a *Iew*, for one *Iew* will not take vsury of another : but the Vsurer will take vsury of his Christian brethren.

He is worse then death, for death killeth but the body, but the Vsurer killeth body and Soule.

He is worse then *Iudas*, for *Iudas* sold Christ but once for thirty pence, but they sell Christ continually, as often as they take vsury : *Iudas* restored the money againe, but the Vsurers neuer restore the money againe, that they vniustly haue taken.

The Vsurer is like a Pigge, for while he liueth, he is good and profitable for nothing, for he will be euer rooting vp the Earth, running through, and tearing of hedges : eating and deuouring vp good Corne, Beanes and Peason, so likewise doth the wicked swinish Vsurer whilst hee liueth : but when the Pigge is dead, then there commeth profit by him to many : so the Vsurer, when death taketh him, then the poore may haue some profit.

The Worme *Teredo* is soft to touch, but it hath such hard teeth, as it deuoureth and contumeth the hard timber : So the Vsurer is a soft beast at the first to handle, but in continuance of time, the hardnesse of his teeth

will

will eat a man vp, flesh and bone, if he haue not an especial regard to shune him.

The Vsurer is like the *Beuer*, which biteth so sore, as that he neuer looseth his teeth, vntill he haue broken the bones, It may be truly sayd of these, desolation and destruction is in their path : wheresoeuer they set foot, they make hauocke of all.

The Vsurer is like the Beuer.

Note.

The Prophet *Ezekiel* doth hedge in this sinne betweene Bribery and Extortion. And in another place we shall finde, that it and oppression is made both one : thus by Gods owne testimony these are oppressors. Not vnaptly may we compare the vsurer to the neather milstone, which is slow and sturres not ; he sits at home, and spends his time in a deuillish Arithmeticke, in numeration of houres, dayes, and moneys, in Substraction from other mens estates, and multiplication of his owne, vntill he haue made diuision betweene his soule and Heauen, and diuided the earth to himselfe, and himselfe to hell. His Broker we may compare to the vpper milstone (without which the neather milstone may seeme vnprofitable) that is quicke & stirring, & runs round : the poore (like Corne) who betweene both these is grinded into powder. Surely it is for our sinnes that God suffers vsurers amongst vs : it may be he suffers these a while, as he did the *Canaanites* in *Israel*, lest the wild beasts should breake in vpon them ; lest pride and a full estate should spill mens soules. Yet we may safely say of these, as *Iosua* did of those, they are prickles in our sides, and Thornes in our eyes. Now the mercy of God rid vs of them : let them bring what excuses, apologies, mitigations, euasions, or distinctions they, possibly can inuent : let them reply, vsury is no sinne, many learned men are of this opinion : yet what are they the better if, God himselfe be not of the same mind thole learned men are of? and let them tel me if their consciences can be so satisfied. Would not the greatest Vsurer willingly giue an hundred pound bag to be secured in this point? It is not safe wading farre in a questionable water.

Ezek. 22. 12.
Exod. 22. 25.
The Vsurer compared to the neather milstone.

How he spends his time.

Note.

Usurers suffered for our sinnes.

Mr. Rogers Strange vineyard p. 312. 313.

Mr. Perkins. The Vsurer may pretend he pleasures the poore, but his helpe is no better then his is, that giues a draught of cold water to him, that is in a burning feauer, which seemes pleasant at the first, but after turnes to his great annoyance.

Bb. Jewell. Vsurie in the midst of a Citty worketh such good, as fire doth, when it is set to the roofof a House: or as the Plague doth when it is taken to the midst of the body and toucheth the heart.

An Vsurer worse then a Theefe. An Vsurer is much worse then a Theefe. For a Theefe is driuen by extremity and neede: The Vsurer is rich and hath no neede. The Theefe stealeth in corners, and in places where he may be vnknowne: the Vsurer openly and boldly; at all times, and in any place. The Theefe, to releeve his Wife and Children: the Vsurer to spoyle his neighbour, and to vndoe his Wife and Children. The Theefe stealeth from the rich, which haue enough: the Vsurer from the poore that hath nothing. The Theefe fleeth, and will be seene no more: the Vsurer standeth by it, continueth, & stealeth still: day and night, sleeping and waking, he alwayes stealeth. The theefe repenteth of his deed, he knoweth he hath done wrong and is sorry for it: the Vsurer, thinketh it is his owne, that is well gotten, and neuer repenteth, but defendeth, and maintaineth his sinne impudently. The Theefe, if he escape, many times becommeth profitable to his countrey, and bestoweth himselfe painefully in some trade of life: the Vsurer leaueth his merchandise, forsaketh his husbandry, giueth himselfe to nothing, whereby his countrey may haue benefite. The Theefe is satisfied at length: the Vsurer hath neuer enough, the belly of the wicked will neuer be filled: as the Sea is neuer filled with water, though all the streames of the world runne into it: So the greedinesse of an Vsurer is neuer satisfied, though he gaine neuer so vnreasonably. The Sea is profitable: the Vsurer is hurtfull and dangerous. By the Sea we may passe and come safely to the Hauens; but

The Vsurer a Theefe at all times.

Note.

See Dr. Wilson vpon Vsurie p 95.

The Vsurer neuer satisfi.d.

but no man passeth by vsury without losse or Shipwracke.

Usurers are in worse case, then common strumpets, or harlots be; for a drab is not bound to make restitution of that she hath gotten unlawfully, by abusing her body in filthynesse, but onely to doe penance: and yet an vsurer must restore his euill gotten goods, because he hath stolne them, or else, he cannot be receiued into the Church againe.

Usurers in worse case then harlots.
Dr. Wilson, of vsury, p. 133

Tully, in his first booke of Offices, compareth vsurers to vile artificers, that get their wealth by lying deadly, and uttering fallshood to saue themselves from famine. And with the vsurers, he reckoneth tole-takers, customers, and such money Officers, that pille and polle both Prince and people. Aristotle sayth, that vsurers and bauds may well goe together, for they gaine by filthy meanes all that they get.

Idem p. 147.

CHAP. 6.

An answer to all such Arguments as perswade some to the lawfulnessse of vsury.

I Argument, from the Parable, Math. 25. 27.

Thou oughtest therefore to haue put my money to the Exchangers, and then at my comming I should haue receiued mine owne with vsury.

I Answer.

Dr. Sclater vpon 1 Thes. 5 p. 392, 393.

IS it not a worthy argument for vsurious contracts: drawne from the parable? worldlings looke for their owne with vsury; so the Lord for aduantage of his glory, by his gifts. Approues he their practise? or rather vphrayds our negligence, by comparison drawne from mens courses in euill? They were best say, they may imbeazle their masters goods, because Christ,

Comparisons
why borrowed
from things
sinfull.

by that worldlings wisdom, would teach vs prouidence for our soules: or because he resembles his comming, to a Thiefe in the poynt of suddennesse, thence inferre the lawfulnessse of theeuery. Comparisons are borrowed from things sinfull, and vnlawfull, to teach truth, and admonish of duety: the vse of them is, not to iustifie their euill, but to remember vs of duety, or to explaine his truth.

2 Answer.

Dr. Smith,
in Wiler
vpon Leuit.
p. 627.
1 Thes. 5. 2.
Reuel. 5. 5.
1 Pet. 5. 8.

in Psal. 36:
Con. 3.
Commenda-
ble vsury.

Similitudes and Parables vsed in Scripture doe not hold in euery thing, but wherein they are compared. As Christ, for his sudden comming, is likened to a thiefe in the night, yet hereby is not theft iustified: and as Christ is resembled to a Lyon for strength and courage, so the diuell for cruelty; and so here, the spirituall increase of Gods gifts is likened to vsury, for the thing, that is, the encreasing, not to iustifie the manner. 2. And further, here the word vsury, *Metaphoricè accipitur pro superexcrecentia bonorum spirituum*: is metaphorically taken for the encrease of spirituall graces, *Aquin.* And so spiritually, the Lord receiueth vsury from vs in the encrease of his gifts, and we vsury from him, as *Augustine* sayth, *Si vis fœnerare, fœnera deo, fœnerator minus vult dare, et plus accipere: hoc fac et tu, da modica, accipe magna, da temporalia, accipe aeterna*, if thou wilt be an vsurer, put out to vsury to God: an vsurer will giue lesse, and take more, doe thou so, giue small things, and take great, giue temporall things, and receiue eternall.

If these answers will not giue thee satisfaction, as what will satisfie a resolu'd vsurer, whom the god of this world hath blinded? then consult with other Diuines of sound learning and sincere iudgment, as: with Mr. *Fentons* Treatise vpon vsury, p. 14. p. 137. Mr. *Dyke*, of the deceitfulness of mans heart, p. 109. Bb, *Downam*, vpon Ps. 15. p. 285. Bb, *Iewel*, vpon 1 Thes. p. 140.

2 Argument, for the lawfulness of vsury.

I would willingly pay ten in the hundred, if I had need, and therefore I may take so.

I. M.

Answer.

1. **T**hat royall rule, Doe as thou wouldst be done by, Mr. *Boltons* must be vnderstood and expounded, according to directions for the grounds of a good conscience, dictates of right reason, and directions of a iust and rectified will: not out of the mists and miseries of a depraved and exorbitant iudgment. Otherwise *Abimelech, Saul*, and other of that desperate ranke and resolution, might conclude, that it were lawfull for them to kill other men, because they were willing to be killed themselves, See *Iudg. 9. 54. 1 Sam. 31. 4.* for they might say, they did but as they would be done by. It would also follow very absurdly: the Magistrate being in the malefactors case would gladly be pardoned, therefore he must pardon the malefactor: some sonne of *Belial* would be content villanously to prostitute his wife whom he cares not for himselfe, to others; therefore he may abuse another mans wife whom he loues better: these, and the like abominable and absurd consequents, demonstrate the vanity of the vsurers inference, and that Christs rule is not so generall, but restraineable to that will, which is orderly, and honestly guided by the light of nature, and Gods Law.

a comfortable walking with God. p. 208. 269.

Fenton of vsury. p. 137, 138.

Dr. *Pye*, of vsury, p. 9.

Bb. *Downam* Pf. 15. p. 233.

234. *Powels* positions of vsury p. 90.

Note.

2. We must then haue recourse to this generall fountaine of the second table, and fetch light and direction thence: when we haue no expresse and speciall word in Gods Booke; but the Scriptures haue clearly and directly determined and resolved the poynt of vsury.

Dr. *Taylor*s Circumpect walking, p. 163. 164.

3 If the vsurer were in the borrowers case, he would not willingly, as he pretends, giue ten in the hundred. I meane with an absolute and free will, but of force and constraint, because without paying after that rate, he could not haue

Note.

Note:

haue it. If a man would borrow vpon Vsury, to buy land, ingrosse, forestall, or compasse some vnlawfull matter; that were a corrupt will, and no rule: but if his desire so to borrow were iust and lawfull, as in some cases it may be, then it is no intire will, but mixed and forced by some necessity, for the auoyding of a greater euill: and therefore denied in the eye both of law and reason, to be any will at all. He that would borrow, should haue need to borrow, for a needlesse desire is vnlawfull, and an ingenious man who hath need to borrow, would not willingly borrow but for need, much lesse would he pay vsury. Therefore the will of the borrower, in this case, is eyther corrupt, or no will at all, and so consequently without the compasse of Christs rule.

Simile,

The will of the borrower in this case, is like the will of an honest trauelier, in giuing his purse to an arrand thiefe: for the feare he should loose both purse and life. Is such a man willing, thinke you to loose his money? or like the will of a man, whose house being on fire, pluckes downe part thereof to saue the rest: willingly indeed as the case stands with him, yet not simply, but vpon necessity. So the borrowers will is not free, but forced, and so a will against a will.

Simile.

3 Argument.

Some Diuines haue undertaken the defence of some kind of vsury, especially to the rich, and so haue animated some in that course.

1 Answer.

Dr. Taylers
Progreffe of
Saints p. 96.

This Doctrin brought to his tryall will not hold, seeing it is such a consumer of mens estates, and so vncharitable, as the Lord would not admit of it in *Israel*, but among his enemies whom he would haue quite consumed. Besides, men deceiue themselves in their distinction: for
God

God in the case of vsury distinguisheth not betweene the rich and poore of *Israel*, but betweene the *Israelites*, and the *Canaanites*, betweene strangers and brethren. The poore indeed are mentioned, but onely thus: 1. Because they haue most neede to borrow. 2. Because they are most liable to wrong and oppression. 3. The Commandement of loane is made especially for their good. 4. Vsury on them is a more grieuous sin and crying, *Exod. 22. 21.*

The poore why mentioned in the prohibition of vsury.

Ob. But if it were vnlawfull, God would forbid it to the stranger. *Sol. 1.* The Morrall Law forbids it to all. 2. It is by God dispensed with, by a iudiciall, for the hardnesse of the hearts of the *Iewes*, for the iniustice of the Gentiles, who exacted it on the *Iewes*, and for the ouerthrow of the *Canaanites*. The word is *Deut. 23. 20.* Not *Lemicro* but *Lamico*, *Extraneo huic*; that is, to this stranger, meaning the *Canaanite*. 3. It is no more lawfull then Poligamy or a Bill of diuorce, which was against the Institutor. 4. When the *Canaanites* were destroyed, all vsury was afterward absolutely forbidden; *Pf. 15.* And *Pro. 28. 8.* Hier on *Leu. 18.* In the Law Vsury is forbidden onely to brethren, but in the Prophets to all absolutely: and in the Gospell much, more, because all are now brethren.

See Fenton. of vsury p. 46.

2 Answer.

If any learned men do allow that vsury, which is properly so called, and practised in the world, I oppose to them the iudgements of many more worthy and learned men in this Age, the testimonies of all the learned in former ages, both Christians and heathen, the censures of Councils, the authority of the Word of GOD.

Bb. Downam on Pl. 15. p. 310.

3 Answer.

If those Diuines that speake or write for vsury properly so called, be Vsurers themselves; may not this sinne winde it selfe into their affections, and thence creepe into their

Dr. Sclater upon Romans p. 122.

their iudgements, and vnderstandings, till it haue eaten out all foundnes of iudging and discerning betwixt good and euill? Doth not adultery creepe from the body to the affections bewitching them? Doth it not blind the iudgement: to thinke and censure it but a tricke of youth? Drunkenesse what an inward thirst of the desire workes it? And how easily inclines it to iudge it no worse then good-fellowship, yea so good as a poynt of manhood.

D^r. Fenton
of vsury p. 3.
Vsury why a
bewitching
sinne.

This aduantage hath the diuell gotten against vs in the practise of this sinne, that vsury being a trade so gainefull in respect of others, so easie, so cheape, so secure without all labour, cost, or perill, being also so common, behouefull, and requisit in these times for all occasions; it hath bewitched euen the consciences of those who are most tender in other matters. For if the heart and affection be once won and possessed, it is an easie matter euen by slight proofes to turne the braine. *Quod nimis miseri volunt, hoc facile credunt*, strong affection giueth great credit to weake arguments: whereas indeed it ought to be contrariwise; that our naturall pronenesse, and the generall inclination of the world to this practise of vsury, should moue a well tempered iudgement the rather to suspect the lawfulnessse of it, and the soundnesse of such reasons, as are brought for it. *Perit omne iudicium, cum res transit ad affectum*. Men looking by affection looke through a mist or a painted glasse; to whom nothing appeareth in his natie colour and due proportion.

Seneca.

3 Answer.

Powels posit.
of vsury, p. 52,
53.

Neuer any Diuine, that euer I could see or heare of, euer allowed vsury, but with such caueats and lessons, as alter the quality of vsury, and make it indeed no vsury at all.

Caluin
in Ezek. 18.
Willet vpon
Exod. p. 511.

1 All Diuines condemne it, as when men make a trade of it. *Quisquis ex professo fœneratur, ille omnino debet ab hominum consortio reijci*. Thus also Dr. Willet, he that lendeth his money vpon vsury (sayth he) must not be such a one as maketh it his trade to liue by letting of money. And of all other

other trades to be a professed vsurer is most odious.

2 They absolutely condemne vsury of vsury. *Vsura Iun. in Leuit*
vsurarum iudicio bonorum omnium etiam apud infideles dam-
nata semper et infamis fuit. Yet this in it selfe is no more vn-
lawfull then vsury.

Cautions to be obserued by Vsurers, and that Exactè, to be
precisely kept, as Mr. Caluin sayth.

1 *Ne exigatur ab egente*: it must not be taken of the
needy, or such as be vrged to borrow vpon necessity.

2 The vsurer must not be so addicted to gaine, but that
he must be still ready furnished, and willing to furnish his
poore neyghbour in his need, freely.

3 The rule of Christ must euer be his touchstone, to
deale no otherwise then he would be dealt, with in the
like case.

4 The borrowers gaine must be so much more at the least
as the vsurers interest comes vnto.

5 That not onely a respect be had to the borrower but
to the good of the Common-wealth also, that, that receiue
no preiudice:

6 That the vsurer neuer exceed the stint set downe in the
Country, or Common-wealth where he liues.

And because *Zanchie*, who is held another great patron
of vsurers, doth vndertake to set downe the true meaning
of *Caluin*, *Bucer*, and others in fauour of vsury, let vs heare
what vsury that is, which they meant.

Licet pacisci de lucro, sed adhibita semper conditione vel
expressa vel tacita, atq; in mente py creditoris confirmata:
nempe, ut si certo compereris, cui tuam dedisti pecuniam, cum
vel parum, vel nihil lucri fecisse, idq; non sua culpa aut neg-
ligentia, sed propter res aduersus, et quia dominus noluit eius
laboribus benedicere: tu quoq; vel nihil, vel minus quam erat
in pactis accipias. Imo hoc animo esse debes, o creditor, ut si de-
bitor, non solum non fecit lucrum, sed etiam accepit damnum,

See Fenton
of vsury p. 62.
63.

Ame sine de
conscientia.

cap. 44. quæ. 4.

Perkins

Cõdit. Com-

mandement, 8:

Tantundem

aut plus,

Caluin.

Bb. Downam

in Pl. 15. p 274

275.

*in quoque damni aliquid cum illo patiaris: hoc enim posulas
aquitas et charitas.*

The Vsurie that
Zanchie
allowes,

Zanchie
in Epist. ad
Eph. 4. quæst.
4 p. 173.

It is lawfull to covenant for lucre, but vnder a condition either expressed in the covenant, or kept in mind, that if it appeare the borrower shall gaine little or nothing, (if without his owne default he proues a looser:) thy vsury shall be little or nothing: and further if he lose of the principall, thou must beare part of the losse. For equity and charity require this. This is the vsury which *Zanchie* defendeth, and this (sayth he) was the meaning of *Bucer* and the rest. Yet this is nothing but meere partnership. If the lender take part of losse as well as of gaine, it is no vsury.

4 Argument for vsury.

The Law allowes eight in the hundred, therefore it is lawfull.

Answer.

Mr. Dyke,
deceitfulness
of the heart,
p. 205.

Math. 19. 8.

THUS the common vsurer deceiueth himselfe; why the Law allowes eight in the hundred: yea, but the law onely stints, and limits it to eight in the hundred, and so farre giues way to it, for the preuenting of a greater mischief. And this will not be enough to excuse the vsurer in the Court of Conscience: thus the Iewes deceiued themselves in the matter of their Poligamy, in hauing many wiues; and in their diuorces for euery trifle; they thought *Moses* Law had allowed them in these sinnes: whereas our Sauour sheweth, *Moses* onely gaue a toleration for the hardnes of their hearts.

Bb. Downam
in Pl. 15. p. 265

The permitting of vsury, argues that vsury in it selfe is euill, and the rule of conscience must be fetched, not from the ciuill lawes of men, but from the Word of God.

Mr. Smith.

The vsurer herein is like the Iewes, who sayd, *We haue a law*

Law, and by our Law he ought to die. *Iohn. 19. 7.* when they could not say, by Gods Law, he ought to die: they sayd by our Law he ought to die: so when the Vsurer cannot say, by Gods Law I may take vsury; he sayth, by mans Law I may take vsury: this is the poorest defence of all the rest: for if Gods Law forbid thee, can any Law of man excuse thee?

In that act of Parliament wherein vsury was stinted at *Anno Vicelesimo* eight in the hundred, and at the latter end of that act, it *Primo Iacobi. regis.* is provided: that no words in that Law contained, should be construed, or expounded, to allow the practise of vsury, in point of Religion or conscience.

5. Argument for vsury.

Vsury is not forbidden in the new Testament, therefore it is lawfull.

Answer.

I Deny this consequence: there is no speciall mention of the forbidding of it by name in the new Testament: *Dr. Pic. Vsurers Spright conuired p. 82, 83.* Ergo it is lawfull. For there are many breaches of the Morall Law, yea many grosse sinnes, which are not expressly mentioned, and forbidden by name in the new Testament: as namely profaning of the Sabbath day: all the degrees of incest saue one; remouing the neighbours marke: taking for pledge, or vpon execution a poore mans onely weed; remouing of Landmarks, Polygamy; ielousie, &c. *Note. Many grosse sinnes not forbidden by name in the new Testament.*

2 An argument drawne from the testimony of some one part of the Scripture negatiuely, doth not hold, it is sufficient that it is forbidden in the old Testament, and namely in the Morall Law of God, which is common and perpetuall; and farre bee it from vs to thinke that Christ in his Gospell alloweth any sin which is forbidden in the Morall Law.

3 Neyther is the taking of vsury of a poore man, that is in neuer so great distresse, forbidden by name in the new Testament, and therefore by this argument it should be also lawfull.

4 By consequence vsury is sufficiently forbidden in the new Testament, as sometimes vnder the contrary affirmative: for where free lending is commanded, as *Mat. 5.*

Bb. Downam 42. Not free lending (that is vsury) is condemned: sometimes vnder the generall, as *Eph. 4. 28. 1 Thess. 4. 6.*
Pl. 15 p. 282.
 283.

Sometimes abstinence from vsury is commanded vnder the arguments of the greater and lesse, as *Luke. 6. 35.* Sometimes by an argument drawne from the lesse, euen sinners, sayth our Sauour, are willing and ready to lend one to another without vsury, how much more doth it become you that are Christians; to lend one to another without vsury?

6 Argument for Vsurry.

It was in the Apostles time, therefore had it beene a sinne they would haue condemned it

Answer.

Bb. Downam
Pl. 15 p. 284.

I greatly doubt of this assertion, that vsury was in the time of Christ and his Apostles commonly practised among the Romanes: seeing *Tiberius* in the latter part of his reigne had vsed effectuell meanes for the abolishing of vsury, as *Alexander ab Alexandro* reporteth: but much more in respect of the *Iewes*, among whom the practice of vsury was forbidden by the Law of God, and to whom our Sauour giueth this testimony, that the very sinners among them would lend one to another to receiue as much as they lent. *St. Iames* also findeth fault with the rich men of that time, that they suffered their gold and siluer to rust, which they would not haue done if they had beene addicted to vsury: and therefore

Luke 6. 34.
Iames 5. 3.

See *Dr. Pie. of vsury* p. 84. 85.

fore the lesse practise of vsury in those times, may be some reason why it is not expressly mentioned in the writings of the Apostles.

7 Argument for vsury.

The law which forbiddeth vsury, is not morall, but iudiciall, and therefore not belonging to vs: they proue it to be a law iudiciall, because vsury is permitted towards a stranger. Deut. 23. 20.

I Answer.

1 If it were a iudiciall law, yet the equity thereof, which is perpetuall, would appertain to vs, viz. that vsury is not to be imposed vpon a brother: but behold we Christians are all brethren in Christ, this difference of Iew and Gentile being taken away, Bb. Downam
Pf. 15. p. 207.

2 The law which commandeth free lending, is not iudiciall but morall, and is therefore renewed by our Sauour Christ, therefore the law which forbiddeth vsury or lending for gaine, is morall; for the same law which commandeth the affirmatiue, condemneth the negatiue.

3 Vsury is reckoned in the Scripture among the transgressions of the morall law. Looke into the Prophets and they euer combine this sinne of vsury with the transgressions of the morall law in the highest degree, with lying, back-biting, deceit, wrong, bribery, *Pf. 15.* with idolatry, oppression, adultery, cruelty, vnmercifulnesse to the poore, bloodshed, and murder, *Ezek. 18.* with the profanation of holy things: with the abomination of vncleanenesse: with the vnnaturall finnes of incest, *Ezek. 22.* Vsury (sayth *S. Basil*) is placed among the greatest abominations; all of them transgressions of the morall law. Fenton
of vsury, p. 45.

ἐν μεγίστοις κακῶν
τιβήται τῶνον
καθεῖν καὶ
πλεονασμὸν,

It is true indeed, there is a iudiciall and politique toleration annexed vnto this law, that the Iewes might take vsury

Deut. 23. 10.

vsury of strangers: but that maketh not the law it selfe iudiciall but rather morall. The Iewes had a diuorce permitted vnto them in the same booke of *Moses*, the next chapter, and yet the 7 Commandement, to which that belongeth, is morall notwithstanding; in like manner the Iewes might take vsury of strangers, which was a peculiar toleration for that nation, yet the law against vsury is morall.

chap. 24. 1.

8 Argument for vsury.

If vsury be not lawfull for any to practise alas what shall become of those Orphans and widowes in these vniust daies, which haue stockes of money left vnto them, and want skill to employ the same.

Answer.

Fenton of vsury. p. 115,

WHat shall become of them? by the helpe of God they may doe well. My greater care is, what shall become of those Orphanes and Widowes in these vncharitable daies, which haue no stockes at all left vnto them. Though I confesse both the one and the other are alike in this; that they be not so able to helpe themselues as others be. Therefore there be no two estates among men, ouer whom God hath a more prouident and tender care, then ouer (a) widowes and fatherlesse children.

Exod. 22. 22,

23, 24.

(a) Deut. 10.

18. & 14. 29. &

18. 11. 14. & 24

27. 20.

Ps. 68. 5.

Ps. 146. 9.

Hath God then so many waies bound himselfe by promise to prouide for Widowes and Orphanes, and shall these by vsury withdraw themselues out of his fatherly protection? shall these be secured by vsurious contracts against the act of God himselfe? verily God will take it more vnkindly at their hands, then at any other.

If Almighty God in wisdom had thought it meet to haue tolerated vsury in these persons, he might as easily haue mentioned the same, as he doth the toleration of lending to strangers. But it was so farre from Gods meaning, that in the very same place, where he maketh a law for the

safe.

safeguard of Orphans and Widowes, presently and immediately vpon it, is annexed the Law against vsury. Shall then these who are so well prouided for, by a speciall Law of God, be transgressors of the very next Law vnto it? God forbid.

Let Widowes and Orphans, &c. Eyther imploy their goods in some honest trade; wherein they haue as good cause to expect a blessing from God, as any other: or let them deale by partnership; or if other meanes faile, let annuities be bought for their liues, or Lands, or Rents purchased for euer; or let some other honest course be taken, which wise men can easily deuise, if they list: how Orphans may be maintained without impairing of their stocke.

Exod 22.22.23
24.25.

Bb. Downams
in Ps. 15. P.
268.
Dod. in Com.
316.
Dr. Wilson disc-
course vpon
vsury p. 70.

2 Argument for Vsury.

The state of the City cannot stand: trafficke cannot bee maintained: trades-men cannot liue without Vsury: therefore vsury is lawfull.

Answer.

1. I demaund first of these Trades-Men, who cannot liue in their trade without taking vp at interest: is their meaning that they cannot liue in that fashion as they doe; maintaine their wiues in those fashions that they do: driue their trades to that height which they doe? If this be the case, the answer is easy: it may be God would not haue them carry so great a faile as they doe, but to drinke of the waters of their owne well, and content themselues with such meanes as Gods fatherly prouidence doth offer them: there is no necessity for a man to enrich himselfe by such practises, as be eyther forbidden or doubtfull. Better is a little with the feare of the Lord, then great treasure with trouble; trouble of conscience at the houre of death. Thus farre we do agree: whosouer layeth this for his ground that he will be rich, must insnare his conscience with many

Fenton of vsury
p. 121.

Prou. 5. 15.

Note.

Prou. 15. 16.

1 Tim. 6. 9.

1 Tim. 6. 9.

necessary evils, whereof vsury is one : necessary, I say, not to a religious honest man, who is content with his estate ; but to him who resolueth he will be rich : for they that will be rich (saith the Apostle) fall into temptations and snares, which drowne men in perdition and destruction.

Luke 6. 13.
et ioc

2 If it be propounded, that trade and commerce betweene man and man cannot be maintained in this City without borrowing and lending : that is also granted. Gods Law did euer intend that men should lend one to another ; in charity to the poore : in friendship to their equalls, to receiue the like courtesie againe. Which duty if men would performe, there were no necessity of vsury.

Note.

Esay 5. 18.

3 Cause of the
necessity of
vsury.

3 The third point then followeth. Presupposing the custome and corruption of these times wherein men will not lend freely as they ought ; is there not a necessity of vsury? admit that be granted : who did impose this necessity ? if God ; then is this reason good, vsury is necessary, therefore lawfull. But if men or estates haue drawne a necessity of sinning vpon themselves by the custome of sinne, doth this extenuate or aggrauate the fault ? Woe be vnto them (sayth the Prophet *Esay*) who draw sin, as with cart-Ropes. Cities and Incorporations haue drawne a necessity of this sinne vpon themselves by three strong cart-Ropes of iniquity.

First the hardnesse of mens hearts, and want of charity in those who be well able to lend and will not, haue forced many to pay vsury.

M. 5. 8.

Secondly, the couetous desire and pride of borrowers, who out of an insatiable appetite to compasse great matters, do take vp great summes of money, for money : that no money is to be spared for such as be true borrowers indeede. *Woe vnto them that ioyne Land to Land till there be no place for the poore to dwell in.* That is the Country woe. But vpon the same ground, it is inferred : *Woe vnto them who ioyne money to money, till there be none left*

left for the poore to borrow. This is the City woe : which bringeth a necessity of borrowing vpon intrest.

Thirdly, falsehood and deceit in defrauding one another of their monies at the times appointed, so as being disapointed of their owne, they are compelled to take vp of others, or to shut vp their doores. These three fold cart-Ropes, not easily broken, haue drawne a necessity of vsury vpon Cities. And shall it therefore be reputed no sinne? God forbid: it is no good consequence neyther in persons nor estates.

Not in persons. S. *Paul* telleth vs of an heart that cannot repent, which heapeth vnto it selfe wrath against the day of wrath. Is impenitency in that heart no sin, because custome hath made it necessary? Rom. 2.5.

A drunkard hath brought his body into such an habit, that vnlesse he drinke bountifully, euen to the turning of his braine, he is sicke againe. Is not drunkenesse in that person sinfull, because so necessary?

But for the lender, which is the Vsurer, there is no colour or pretence of any such necessity which can befall him: seeing he hath authority from God as steward of his blessings: and power amongst men as owner of his money: for variety of lawfull and vndoubted employments.

2 Answer.

The Common-wealth of the *Iemes* did stand without vsury, therefore why may not ours?

2 You may find a discouery of the infinite iniuries this kingdom endureth by the vnlawfull trade of vsury. Where the allegations commonly made in defence of vsury, are sufficiently answered. In a tract against vsury presented to our high Court of Parliament. 1621.

3 Vsury is the cheefest cause of the greatest misery in this Land, as well to giue occasion of great waste, as also to make much want, and will be in the end, the vndoing of all, if it be not looked to in time. The Romans neuer began to decay, till vsury Lorded amongst them, for then priuate gaine thrust out common profit, lust was Item in vsury arraigned and condemned. 1625. Dr. Wilson. of vsury.

holden for law, idlenesse more vsed then labour, ryot instead of dyet, vice better regarded then vertue, no charity at all, no loue betwixt man and man, but euery man for himselfe, and the whirle-poole of pride and ryot ouerfloweth in all things, and in all places.

10 Argument for vsury.

Proposition. No vsury is forbidden by the law of God, and by the law of nature, but that which is hurtfull, and ioyned with the hurt and losse of the neighbour.

Assumption. But some vsury is not hurtfull, but rather helpfull to the neighbour.

Conclusion. Therefore some vsury is not forbidden.

Answer.

First the proposition is vntrue, and of dangerous consequence: for the law of God forbiddeth all vsury in generall, as a thing in it owne nature and in his whole kind simply vnlawfull, without any restraint or limitation, euen as it condemneth adultery, lying, theft, or any other notorious sinne. Thus a man might argue for an officious lye.

Ed. Downam
P 293.

Reply.

But they proue their proposition thus.

Proposition. Vsury is not forbidden, but as it is against charity, for charity is the summe of the law, and he which obserueth the rules of charity, keepeth the law.

Assumption. But that which is not hurtfull to the neyghbour, is not against charity.

Conclusion. Therefore that vsury which is not hurtfull to the neyghbour is not forbidden.

Answer.

1 To the Proposition: Charity which is the summe of the law, hath reference towards God; towards our neyghbour, not onely in priuate, but also in publike: and towards a mans selfe. And in this sence I acknowledge the proposition of his syllogisme to be true, viz. That vsury

is not forbidden, but as it is repugnant to charity. But hereby the assumption of this syllogisme is proued to be false, for there be many things which are not perhaps hurtfull to our neighbour in particuler, with whom we deale, which are notwithstanding repugnant to charity. The officious lie helpeth the particular neighbour, in whose fauour it is told, yet because it is repugnant to verity, it is repugnant to charity. God who is truth hath forbidden all vntruth, and he will destroy euery one that speaketh lies : the lying mouth destroyeth the soule : therefore no lying can stand with that charity and obedience which we owe to God, nor with that loue which we owe to our owne soules. So in like sort suppose that the borrower sometimes is not hurt by vsury, but rather holpen : yet notwithstanding all vsury is against charity, for the practice of it cannot stand with charity and our allegiance to God; who hath forbidden it, denounced his iudgements against it, made gracious promises to them that will do the contrary : nor with our charity and duty to our Countrey, vnto which vsury is in many respects noysome, as hath beene shewed : nor with that loue which we owe to our owne soules ; for whosoener putteth forth to vsury, or taketh increase, he shall not live, but dye the death.

Note.

Reply.
Yea but say they againe, to proue the former proposition, That vsury which is ioyned with the hurt of the neighbour is condemned : therefore that which is not ioyned with the hurt of the neighbour is not condemned.

Answer.
I deny the consequence : for there are other respects which make vsury vnlawfull, besides the hurt of our neighbour, as euen now I shewed; by the same reason the patrons of officious lies might argue thus; God forbiddeth vs to tell a lie against our neighbour, therefore the lie which is not against the neighbour, but for him, is not forbidden. But you will say, all lying is forbidden : so is all vsury, as I haue already proued;

Idem p. 297.

And thus I haue shewed against the proposition that all vsury is vnlawfull, though all were not hurtfull. Now I adde against the assumption of the first Syllogisme, that all vsury is hurtfull: hurtfull I say, eyther to the borrower as commonly it is, or else to the Commonwealth, as before hath beene proued.

II. Argument for vsury.

To lend vpon vsury and to borrow vpon vsury are relatives, therefore if to lend vpon vsury be a sinne, it is a sinne to borrow vpon vsury, and if to borrow vpon vsury be lawfull, then is it lawfull to lend vpon vsury.

Answer.

Bb. Downam
Pl. 15. p. 305.

He which bor-
rowes vpon v-
sury, necessity
compelling
sinnes not,
Idem p. 338.

I Deny the consequence which is grounded vpon a false supposition. That there is alwaies the like reason of relatives. The oppressour, and he that is oppressed: the robber, and he that is robbed, are relatives: but shall we hence conclude, that if to be robbed, or oppressed is not a sinne, therefore it is not a sinne to rob or to oppress?

He which vpon necessity, yeeldeth to pay vsury, doth suffer wrong and is oppressed: therefore such a one sinnes not. Which may be thus proued.

To suffer wrong is not sinne.

The borrower which vpon necessity yeeldeth to pay vsury, doth suffer wrong. Therefore he doth not sinne therein.

Reply.

He which borroweth vpon vsury is not oppressed, because he is willing to borrow vpon vsury: yea, and so willing, that he seeketh to the vsurer, and intreateth him to lend, offering to giue him consideration according to the Statute, that is to say, Vsury.

Answer.

He that borroweth vpon vsury in case of vrgent necessity doth

doth yeild to vsury against his will, yea although he both offer and promise it: for in cases of vrgent necessity, men seeme many times willing to that which is indeed against their will. When a man is in danger of shipwraeke, how will he bestirre himselfe to vnlade and lighten the ship, and with such earnestnesse cast his goods into the sea, that he may seeme to be very willing to be rid of them: and yet the thing which he willeth, is not the casting away of his goods, but the safety of his life. This is a conditionall necessity. Thus the borrower is no more willing to pay vsury, then that man was to cast away his goods: but his necessity for auoyding a greater inconuenience, makes him seeme willing to that whereunto simply he is vnwilling.

See the answer to the 2 argument for vsury.

2 Reply.

The vsurer cannot accomplish his sinne without the borrower, therefore the borrower is partner of the vsurers sinne.

Answer.

The consequent is not good. The sinne of rape cannot be without the innocent party that is rauished, yet she that is rauished, is not partner of his sinne that committeth the rape. So likewise one man cannot oppresse, vnlesse there be another to be oppressed, nor impose vsury, vnlesse there be another on whom it is to be imposed: and yet he that is oppressed is not partner of the oppressors sinne, nor the borrower who vpon necessity borroweth vpon vsury, of the vsurers sinne.

Idem p 344.

3 Reply.

It may be doubted of, whether one may take money for his vse of an vsurer: 1 Because it is not lawfull to consent to him, that doth euill. 2 Nor to giue occasion to one of euill, as he seemeth to doe, that taketh money vpon vsury. 3, And *Jeremy* professeth, that he neither gaue nor tooke to vsury, where the Prophet plainly insinuates, that if he had done eyther, hee could haue found iust cause in himselfe why he should be euill thought of.

Ier, 15:10,
Bb. Babington,
vpon the Commandements,

An- p 70.

I Answer.

Dr. Smith,
in Willet,
vpon Leuit.
P. 336.

1 He consenteth not to the sinne of the vsurer, that taketh vp money of him, he consenteth to the lending, which is good, but the hard condition in lending, the vsurer imposeth, and the other is forced to accept, because of his necessity.

2 Neyther doth he giue him occasion of sinning, but of lending, the vsurer himselfe *Sumit occasionem peccandi*, taketh occasion of sinning.

3 The word there vsed by the Prophet, is *Nashah*, which signifieth *mutuo dare*, to lend, as *Iun.* well translateth, as it is taken in other places, *Deut.* 15. 2. c. 24. 10. where the *Septuagint* interpret it by the word *χρῆσις*, or *ᾠφελιμὸν* debt not vsury, and so *Theodotian* here readeth, *I did owe nothing to any man*: the Hebrew word *Nashah*, with *He*, signifieth simply to lend, but with *Aleph*, to lend vpon vsury, as *Esay* 24. 2. and though the vsuall reading be receiued, it signifieth no more then this, that the Prophet had no trading at all with them, (as we say) he neyther bought nor sold with them and yet they hated him. Wherefore the resolution here is, that a man for his necessary occasions may make vse of an vsurers money, but (not to make gaine of it by letting it out againe. 2 or to maintaine his pride, gaming, drunkennesse, 3 Or to compasse great matters in the world, or to purchase Lands, or Houses. 4 Or to seeme poore, that he may giue nothing to the vse of the Church, or to the Commonweale in subsidies and taxes. 5 Or when he may borrow freely, at the first motion offering vsury to the lender) but driuen to it of necessity: for, *non qui patitur, sed qui facit iniuriam peccat*, not he that suffereth, but he that doth wrong, sinneth: and it is a very like case, as when a man vseth the oath of one that sweareth by false gods: as *Iacob* did of *Labans* oath, that sware by the god of *Nahor*, *Gen.* 31. 53. who serued other gods, *Iosh.* 24. 2 to confirme the league betweene them, as *Augustine* sayth, *Non peccato illum, sed pacto bono, quo fidem ser-*

Cautions in
borrowing
vpon vsury.

Bb. Downam
in Pl. 15 p 318,
319, 320, &c.

uauit; utitur in bonum, he doth not vse his sinne in swea-
ring by false Gods, but his couenant, whereby he kept
his fayth to a good end: *Epist. 154*. And like as a man fall-
ing into the hands of Theeues doth reueale vnto them his
treasure to saue his life, which otherwise he ought not to
doe: as the tenne men did to *Ismael*, *Ier. 41. 8*. So it is
when one yrged by his necessary occasions falleth into the
Vsurers hands. But better were it to preuent such occa-
sions, if it may be: and being once enwrapped, to follow
the wisemans counsell: Giue not rest vnto thine eyes;
till thou hast deliuered thy soule, as a Doe from the hand
of the hunter, and as a Bird from the hand of the fowler,
Prou. 6. 5. For as a Bird taken in a lime-bush, so one by
dealing with the Vsurer, the more besnareth and entang-
leth himselfe.

Note.

Not to con-
tinue in debt to
Vsurers.

12 Argument for vsury.

*Neshech, which signifies biting vsury is vnlawfull. But tooth-
lesse vsury is not so.*

Answer.

IT is the nature of all vsury to bite, though with great *Mr. Fenton*
difference: some like the English Mastiue, some like of Vsury p. 9.
the dogge-flie some scarce sensibly, and therefore not per- All Vsury bites
ceiued to be a sinne.

First, because many are content to moderate them-
selues in this gaine, and then, if it be a sinne, it is but a lit- Why Vsury
tle one, as *Lot* sayd of *Zoar*, *Gen. 19. 20. Modica sunt que* seemes not to
perdunt nos; they be those little ones that vndoe vs. A bite.
Moate in the Eye if it be not got out in time, may grow to
a pin and web; and a mans conscience may suffer Ship-
wracke as well vpon a Sand as vpon a Rocke.

Secondly, it is not euer so sensible, because as the Vsurer
moderating himselfe doth not seeme to bite the borrower:
so the borrower releuiing himselfe by others, hath no cause

*Multorum
manibus
grande leu-
tur onus.*

to complaine. Yea, many borrowers concurring in this practise, by their multitudes, are able to sway and inhanche the market, in such manner, that they may liue themselves and pay the vsurer besides. So that in conclusion those do all set vpon the Commonwealth: which being a great body, is able to beare many dogs, before she need to complaine: and feeling the wound (as in time she must) she knoweth not well of whom to complaine. Burthenfome therefore it is to the Commonwealth, yet so dispersed amongst many, that it is the lesse sensible, but neuer a whit the more allowable.

Ezek. 18.17.
Pro. 28.8.

For these and the like causes the biting of vsury being sometimes not so sensible to particular persons, almighty God in his wisdom foreseeing how ready men would be to cauill at the Word *Neshech*, hath of purpose expressed his meaning more fully by the exegetical addition of another terme, which simply signifieth any increase at all. And this hath he done, not onely in the comments of the Prophets. But in the very text of the law it selfe, *Leuit.* 25.36, *vetarbit*, and the 37. *Vbemarbit*: which word, *Salomon* forgetteth not to adde: for *Salomons* daies being both peaceable and rich in siluer and gold, men would be then more ready in all likelyhood to deuile any cauill, or colour to maintaine that sinne.

The distinction
of biting
and toothlesse
vsury ground-
lesse.

Neyther are these my priuate coniectures, against the groundlesse distinction of biting and toothlesse vsury; but *Mr. Calvin* himselfe (vpon whom they seeme to relye as a chiefe patron of vsury) doth not onely condemne it as frivolous; but addeth further, that it was the purpose of the holy Ghost, by adding that other word to preuent such cauils. *Quia homines hac in parte nimium sunt accuti et versuti, et excogitant subterfugia, quibus crudelitatem suam tegant; ideo addit: et incrementum non acceperit*: because, sayth *Calvin*, men in this kind be ouer acute and subtil, and deuise euasions how they may cunningly couer their cruelty, therefore he addeth in the text, Vsury or increase

crease. And for the distinction it selfe, *Caluin* his censure is, *Ludent homines suis canillis, sed deus non admittit tales versutias*: men caull and play with words, but God admitteth no such sleights. His meaning is simple and plaine, that all increase about the principall is forbidden.

13 Argument for vsury.

Vsury is forbidden to the poore, therefore lawfull towards the rich.

Answer.

THis equasion is very friuolous: for *Deut. 23. 19.* there Bb. Downam
P. 15. P. 202. is no mention of the poore, but all vsury is forbidden towards a brother, whether he be rich or poore.

2 By the same reason we may conclude, wrong is not to be done to the poore, the widow, the fatherlesse; or stranger; therefore wrong may be done to the rich, to the married wife, to the children that haue their parents liuing, &c. Pro. 22. 22.

3 Or when *Salomon* sayth, Robbe not the poore, because he is poore, we might inferre; therefore thou mayst robbe the rich, because he is rich.

God in the lawes of vsury, did specially, and by name forbid lending in that manner to the poore, for two respects. Powels
positions of
vsury. p. 45:
See the an-
swere to the
3 argument.

1 To shew what care he himselfe hath ouer them, who are commonly and vsually neglected of men.

2 Because the poore are soonest and easiest oppressed of the rich, as the lowest hedge is soonest stepped ouer.

3 If the law of lending to the poore without vsury, should inferre the lawfulnessse of lending to the rich vpon vsury; then it is euident that Gods intendment in those lawes for the benefit of the poore should rather proue a hurt and hinderance vnto them, because by this meanes it would

D. Mosse, come to passe that the poore should not borrow at all. For, of vsury: p 131. who will lend to the poore for nothing, that might lawfully lend to the rich for vsury? of which poynt we haue so lamentable and euident experience in these our dayes, as no man, no not the vsurer himselfe is able to gaine say it. Yet of the two it were better for the poore man, that he should borrow vpon vsury, then that he should not be able to borrow at all: now borrow at all he shall not, if it be lawfull to lend to the rich for vsury, and not vnto him. And therefore as one sayd, *Maledicta glossa que corrumpit textum*: accursed be that glosse or commentary that destroyeth the text: so may I say in this case, euill fare that interpretation which ouerthroweth the intent and purpose of the Commandement.

14. Argument for vsury.

Many by imployment of money borrowed vpon vsury haue growne rich.

Answer.

Bb. Dyonan.
in Ps. 15. P.
257.

Dr. Wilson of
vsury. p 189.

Note.

I Will not answer with Basil, *ναὶς δὲ τίμας ὃ ἐπὶ χροῖ ἡλπίσας*, that is, *but I thinke more* (sayth he) *haue come to the halter*: but I thinke more haue proued banckrupts. Dr. Wilson hath a pretty story to this purpose; not vnworthy the remembring. A man comming into a certaine Church, and seeing it fraught full of Images made of waxe, demanded, what might be the cause of such an vnwonted sight? answer was made, that those whom these images did represent were certaine persons which on a time were saued from drowning by calling vpon our Lady. Nay then (quoth he againe) where be the Images of those (I pray you) that called vpon our Lady, and were drowned notwithstanding? So say I in this case. If any man will set before me the instances, and as were the images of those, who tooke vp money on vsury, and grew rich thereby: I would demand

mand on the other side, that he shew forth the hundreds, and thousands of those, who by that meanes haue vtterly impouerished, and ouerthrowne their owne estate, they will be found to be without all comparison.

2 Though some for a time may seeme to be rich by that which they haue borrowed vpon vsury, yet vsury at the length consumeth them, and eateth them vp.

3 Neyther doth this prosperous euent of the borrower iustifie the contract of vsury, which couenanteth for gaine not in *eventum lucri*, but absolutely, and therefore out of his losse as well as out of his gaine.

4 And lastly I adde, that the more the borrower is enriched by this meanes, the more the Common wealth is dammified. For whosoever thriveth by occupying money borrowed vpon vsury; he hath so pitched the prices of his commoditie, as that besides a competent gaine rayled for the maintenance of himselfe and his charge, he also hath gathered vp an ouerplus of a tenth part for the vsurer. And thus by vsury the prices of all commodities are enhaunced; whiles the sellers, who borrow vpon vsury, if they will thriue, must needs make the buyers to pay two shilling in the pound more then otherwise were sufficient. And because they which doe borrow vpon vsury, must needs sell for so much as they may gaine both for themselves and the vsurers. Therefore the rest doe pitch the prices of their commodities accordingly. Otherwise they which trade with money borrowed vpon vsury could neuer thriue: but because sometimes they doe thriue, it is euident, that all of the same trades doe so pitch their prices, as if all did borrow vpon vsury.

Notes.

Dr. Wilson,
of vsury. p. 174.

Answer to an
Obiection.

Bb. Downam
in Pl. 15. p. 255,
256.

2-3

Chap.

CHAP. 7.

Vsurers must repent of their sinne, and make restitution.

Vsurers must
repent of their
sinnes.

AS for those who haue practised this sinne, their duty is to repent thereof, because they that put forth their money to vsury shall not dwell in the Mountaine of Gods holinesse, namely, vnlesse they repent. And againe *Ezek.* 18. He that putteth forth to vsury and taketh increase he shall not liue, but die the death, *viz*: vnlesse he repent and turne from his wickednesse; for that condition is to be vnderstood by warrant of the Lords owne exposition, *Ezek.* 18. 14, 15, 21.

Bb. Downam
in Ps 15. p. 312
313.

Now vnto Repentance, besides the inward loathing of the sinne and sorrow conceiued for it, is required (as that testimony; of *Ezek* 33. 14. 15. Plainely sheweth) both a desisting from the practice of vsury, and a restitution of that which hath beene gotten by vsury, with the harme of others. For the first: it is the expresse Commandement of God by the Apostle, *Eph* 4. 28. Let him that stole, steale no more: and by *Nehemiah* more particularly in this case of vsury *Chap* 5. 4. Let vs cease from this burthen; meaning vsury: forsaking of sinne accompanieth forgiuing of sinne: *Prou.* 28. 13. Neyther may we thinke that God remitteth those sinnes, which we our selues retaine.

Vsurers must
make restitu-
tion else.

x No repen-
tance.

Now vpon this forsaking of sinne, will follow the second duty of repentance, namely restitution, as a necessary consequent thereof, which restitution whosoever maketh not, being able to restore, he neyther hath vnfaigned repentance of his sinne, nor any sound assurance of the forgiuenesse thereof. He hath not repentance: for he doth not forsake the sinne of theft and vsury, that continueth in it, and he continueth therein that doth not make restitution. For so oft as a man remembreth, that whatsoeuer he hath vniustly gotten by vsury, or any other kind of theft, to the damnifying of others, is not his owne,

owne, but theirs whom he hath wronged, and yet refuse (being able) to restore the same, so often he committeth theft. Therefore *Augustine* sayth, that men doe not repent indeed, but counterfeit repentance, if when they are able to restore other mens goods, wherein they haue offended, they do not restore them

Si res aliena propter quam peccatum est cum reddi possit non redditur, non agitur penitentia, sed fingitur.

As he hath not repentance which maketh not restitution, if he be able, so neyther hath he any sound assurance of remission. It is a true saying of *Augustine*, *Non remitti peccatum, nisi restituatur ablatum*; that the sinne is not remitted, vnlesse that which hath beene vniustly taken, be restored, namely, if the party be able to restore: for whiles a man continueth in his sinne, he cannot beleue the forgiveness thereof, and he continueth therein, vntill hee make restitution. To restore is to cease from doing wrong, therefore hee that shall not restore, doth not cease from the wrong.

2 No sound assurance of remission. Epist. 54. ad Maced:

But it is further to be considered, to whom and when this restitution is to be made, and how farre forth.

1 To whom? Surely to him that hath sustained losse or harme thereby, *Leuit. 6.5. Numb. 5.7.8.* That is, eyther to the vse of the Debtour if he hath beene bitten, or to public and godly vses, if the Common-wealth hath beene endamaged.

To whom vsurers must restore.

2 When? So soone as thou desirest remission of thy sin, and reconciliation with God for so the Lord hath expressly commanded. *Numb. 5.6.7.8. Leuit. 6.2.3.4.5.6.7. viz.* That the sinne first must be confessed to God: Secondly, restitution is to be made to the party offended, the same day that thou seekest reconciliation with God, if not before: and Thirdly a sacrifice was to be offered, &c. The equity whereof remaineth vnto vs, that in the third place we should call vpon God for the forgiveness of our sinne, desiring him for and by the sufficient sacrifice of Christ (which was prefigured by the sacrifices of the Law) to forgive our sinne Many will seeme to seeke reconciliation with

with God, but neuer thinke of making amends to their brother offended. But our Sauour Christ teacheth vs another lesson, *Mat. 5. 23. 24.*

How farre forth this re-stitution is to be made, of what vsury, and of how much?

Ans. Not of mentall vsury, where gaine for loane is intended onely and expected: for howsoeuer that intent corrupteth the act of lending, yet it polluteth not the free gift of the borrower, which is voluntarily giuen in testimony of thankfulness. And therefore it bindeth not the lender for restitution to be made to the neighbour whom he hath not wronged, but to repentance toward God.

And of how much?

For the quantity; so much at the least is to be restored as hath beene gotten by vsury with the harme of others: or if the offender bee not able to restore so much, yet he must restore so much as he is able. The Lord in his Law commandeth, that the offender should restore the whole summe, and also adde a fift part vnto it, *Leuit. 6. 5. Numb. 5. 7. & Zachens*, to testifie his repentance, promiseth foure fold: that those men may know how farre they be from true repentance who will restore nothing at all.

If any shall thinke or say, *Durus est hic Sermo*, this is a hard or harsh Doctrine, which is not so esteemed in respect of other kinds of theft: I Answer, the harder this Doctrine seemeth to Vsurers then to other Theeues and robbers, the more desperate is their estate then of others. And this may be another argument to aggrauate the grievousnesse of this sinne, that whereas other Theeues and robbers, if once they be discovered, acknowledge their fault, and are willing to make restitution, Vsurers though conuicted of this sinne, yet stand in defence thereof and thinke not themselues bound to make restitution.

I could with much facility, confirme the iudgement of this reuerend Father, by the concurrence of a world of testimonies; but because the poynt is already discovered to be a manifest truth, I will but (a) name some of them,

Note.

Vsurers worse then other Theeues.

(a) Dyke of repentance p. 143
Mr. Smith 2.
Sermon vpon vsury and in his Sermon of *Zachens* conuersion.

Bb. King on *Ionab. Ch. 3. 8.*

them that require Vsurers to make restitution, and preferre to the Vsurers consideration, the iudgement of a most learned and iudicious Doctor.

Powels positions of vsury p.68.69. Mr. *Philips* Sermons p.95. Bb. *Sands* in Sermon vpon, *Luke* 1.74.75. Mr. *Rogers* strange vineyard p.313. Bb. *Jewell*, vpon 1 *Thess.* p.147. *Perkins* vol.2. p.197.

If vsury be an vnlawfull trade, as hath beene sufficiently proued before; then it will follow, that what is wrongfully gotten must be restored home, and restitution be made of the wrong done. So *Zacheus* professeth to recompence foure fold what he deceitfully had gotten; the word is [*εσποφάλησθε*] taken from such as among the *Athenians* discovered those which carryed out figs, which was forbidden, (they being had their in great price,) and so the word is generally applied to those, that accuse others wrongfully, and forge any cauillation against them, in like manner Vsurers haue trickes, and deuices to enwrap and entangle their poore debtors.

Dr. *Smith* in *Willet* on *Leuiticus* p.632. Vsurers to restore.

Vsurers haue trickes to entangle their debtors.

And if they will with *Zacheus* become the children of *Abraham*, they must make restitution of their vnconscionable vsury: so was it decreed in a generall counsell, *Possessiones que de Vsuris comparate sunt, vendi debent, et pretia his, ex quibus usura extortae sunt, rescitui*; possessions gotten by vsury, must be sold, and the price giuen to them, of whom the vsury was extorted; *Lateran.* Part.16.c.5. and *Augustine* also would haue vsury restored: *Quia omne, quod male possidetur, alienum est*, because euery thing, which is ill possessed, belongeth to another; *Epist.* 54.

Councells decreed restitution.

But here in this case of vsury, these cautions must be obserued.

Cautions to be obserued.

1 That euery thing gotten by money cannot be restored, but onely those things: *Quorum usus non est consumptio*, which are not consumed in the vse, as House, Lands, but meat apparell, which consume in the vse, cannot be restored, but the value of them.

M

2 Besides

2. Besides the vsury money, something may be gotten *humanâ, industriâ, by humane industry* and for that restitution is not to be made.

3. And if the lender be damnified, *Per dilationem*, by the detayning of his money; of that also a consideration must be had.

4. And all the price of the House and ground is not to be restored, but *Secundum quantitatem vsure*; according to the quantity of the vsury received. To this purpose, *Aquin. 2. 29. 18. art. 3.*

5. Adde hereunto, if the parties be not liuing of whom the vsury was taken: then restitution must be made to his heyres, and next of his kindred, and for want of them to be giuen to pious vses according to the Law, *Numb. 5. 8.* And to the Canon is: *Qui vsuras receperint, cogendi sunt, sub penâ Excommunicationis, ijs à quibus extorserunt, vel heredibus restituere*, they which haue received vsury, are to be compelled vnder paine of excommunication to restore them to such, from whom they extorted it, or to their heyres, *Lateranens. ibid. ubi supr.*

Conclusion.

3 Chro. 30. 18.
19.

Now the good Lord pardon euery Vsurer, that prepareth his heart to seeke God, the Lord God of his fathers, though he be not cleansed according to the purification of the Sanctuary. The good Lord open their eyes, and turne them from darkenesse to light, and from the power of Satan vnto God: that they may receiue forgiuenesse of sinnes, and inheritance among them which are sanctified by faith that is in Christ.

Acts 26. 18.

Now the God of peace, that brought againe from the dead our Lord Iesus, that great Shepheard of the sheepe, through the blood of the euerlasting covenant, make them perfect in euery good worke to doe his will, working in them that which is well pleasing in his sight, through Iesus Christ, to whom be glory for ever and ever, Amen.

Heb. 13. 20. 21.

Barnard. Sermon. 61. in Cant.

Meritum meum misericordia Domini.

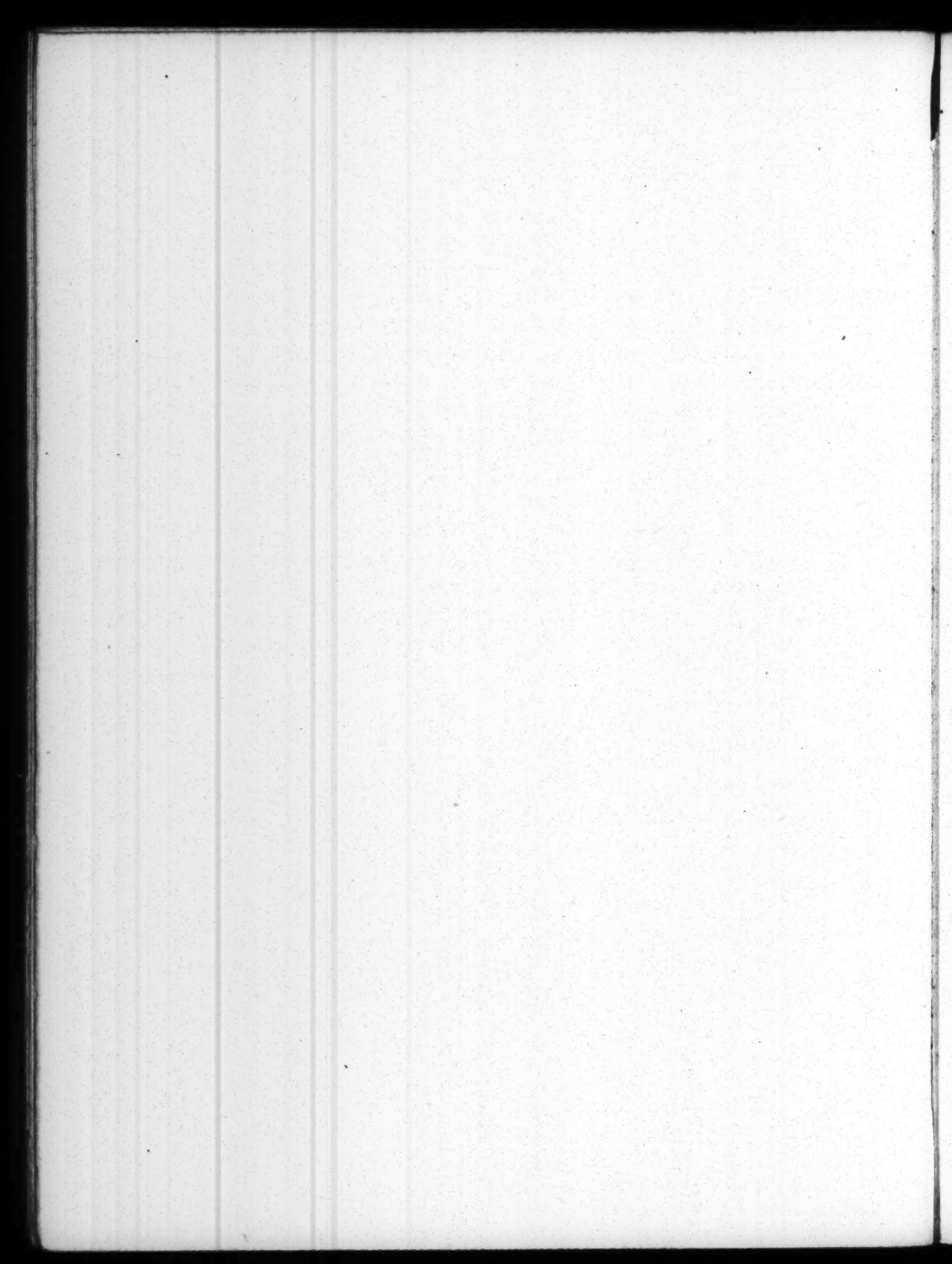
Mr. George Withers.

TO make of griping vsury their Trade
among the rich. No scruple now is made
In any place. For euery Country-village
hath now some vsury, as well as tillage,
Yea they that lending most of all detest
though but for tollerated interest:
Doe nathlesse take those annuities
which often proues the bitingst vsuries;
By nature money no increase doth bring,
most, therefore thinke it a prodigious thing
That money put to loane, should bring in gaine.
yet some of these by practice doe maintayne
As monstrous vsuries: and nought at all
are touched in their conscience therewithall.
In vsury of Cattell or of Leases
we may disburse our money for increases
More biting farre then those who dare to take
who by meere lending doe aduantage make
As money naturally produceth nought,
so, by the earth small profit forth is brought:
Vntill both cost and labour we bestow,
for little else, but thornes and weedes will grow.
The Landlord, therefore, here I dare auer,
to be no lesse a griping Vsurer,
Then is the money master: if he breake
the rule of Christian charity, and take
More profit then his Tenant can afford,
and such as these, are hated of the Lord.
Of Vsurers there are some other sorts
who keepe no certaine place, but both in Courts,
In Cities, and in Country-townes they dwell,
and in the trickes of griping they excell;
There be of these, that Vse for silence take
some others, an Vsurious profit make.

Of their authorities, and doe aduance
 their wealth by giuing others countenance:
 Their carriage their neyghhours fetch and bring
 they haue their feed time, and their haruesting
 Dispatcht almost for nothing: such as these
 are many of our Country Iustices.
 Some by another engine profit catch,
 they must be prayd and paid for dispatch
 Yea Clerkes, and many of other officers
 are greater and more hatefull Vsurers,
 Then they that most are hated for that crime:
 since these doe often for a little time
 Which they delay vniustly take what may
 of no meane summe, the annuall interest pay,
 These men are cruell: and yet worse by farre.
 most Treasurers, and their pay-masters are
 For, that which due vnto vs doth remaine
 they doe not onely ouerlong detaine,
 But, oft, of euery hundred, twenty take,
 ere payment of our owne, to vs, they make
 They must haue bribes, their wiues must haue Caroches,
 or horse, or Jewels, after which encroches
 Their seruants also, for some other dues
 (as they pretend) which if we doe refuse
 To pay vnto them, twise as much we leese,
 this tricke enricheth also. Referrers
 In Chancery, and in some other Courts
 and this or makes, or marreth most reports:
 This is that common cheat, and meanes by which
 meane officers so speedily grow rich,
 Although they giue large Incomes, by this way
 their wiues so on a sudden grow so gay,
 That were but Kitchin-mayds few yeares before
 yea many in the blood of Orphanes poore
 Haue dide their gownes in Scarlet by such courses
 and clothd and fed themselves with widowes curses.

George Withers.

FINIS.



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